# HOUSING NOW
## Ontario Region

CANADA MORTGAGE AND HOUSING CORPORATION

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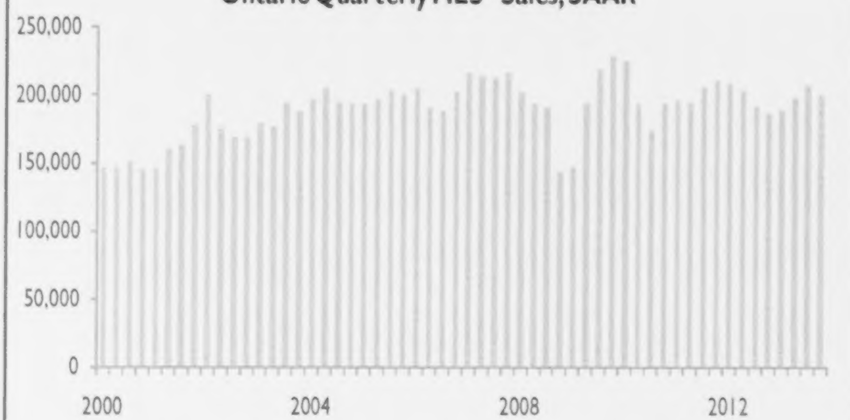
## Resale Market

Ontario resale market activity eased as the year came to a close. Ontario existing home sales dropped by five per cent in the fourth quarter. The fear of higher interest rates combined with the fading effect of new mortgage rules pulled more homebuyers with pre-approved mortgages into the market during the second and third quarters - resulting in less activity by the fourth quarter of 2013. Also, unseasonal weather kept some buyers away from open houses during the fourth quarter – further contributing to slowing sales. Nevertheless, for the calendar year, existing home sales in 2013 were on par with 2012. Improving job growth and consumer sentiment supported resale demand. A scan across the province shows

Figure 1

**Ontario Quarterly MLS® Sales, SAAR***




Source: CREA. MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

* SAAR[1]: Seasonally Adjusted Annual Rate.

[1] The seasonally adjusted annual rate (SAAR) is a monthly figure for starts adjusted to remove normal season variation and multiplied by 12 to reflect annual levels. By removing seasonal ups and downs, seasonal adjustment allows for a comparison from one season to the next and from one month to the next. Reporting monthly figures at annual rates indicates the annual level of starts that would be obtained if the monthly pace was maintained for 12 months. This facilitates comparison of the current pace of activity to annual forecasts as well as to historical annual levels.

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that Windsor and Hamilton posted the strongest growth in sales during the year while Kingston, Ottawa and Sudbury posted more pronounced declines in 2013. Existing home sales in the GTA remained resilient and on par with 2012.

For a second consecutive quarter, Ontario listings moved lower. The decline in listings matched the decline in sales. As a result, Ontario remained firmly in a balanced market where it has been for over three years. A market classified as balanced means prospective buyers had sufficient product to choose from. Thunder Bay was the hottest market during the fourth quarter due in large part to lack of supply options. Hamilton and Barrie are centers whose markets have tightened alongside Oshawa thanks to incoming demand from households bypassing the more expensive GTA market. Meanwhile, Ottawa, London and Sudbury were the coolest markets during the fourth quarter.

Ontario home prices continued to grow during the fourth quarter, although they did level out by December. Home prices grew above the general rate of inflation and hit their highest levels on record. While Ontario prices grew by over five per cent in 2013, price growth has been decelerating since 2010. For the year, tighter than average markets such as Thunder Bay, Hamilton, Durham, Barrie posted the strongest price gains while the expensive Toronto market was not too far behind. Prices in cooler Eastern Ontario urban centers grew at a much slower rate during the year.

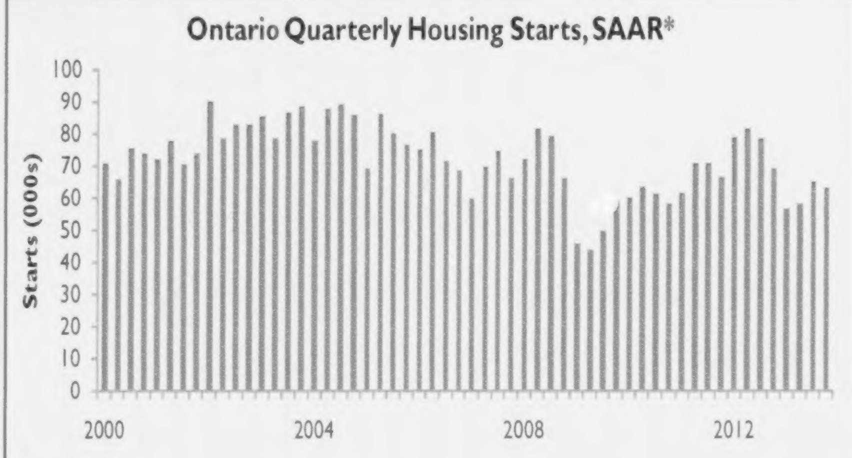
## New Home Market

As was the case for the resale market, Ontario new home starts eased in the fourth quarter. Starts dipped to 63,360 units, from over 65,000 units in the third quarter. Both single and multi-family construction contributed to the decline. Starts for the year were down sharply from 2012 levels namely due to declines in the multi family home sector. Residential construction declined most in Kitchener, GTA and Sudbury while posting notable growth in Guelph, Barrie and Ottawa. More options in the resale market, less investor demand and high new home inventories dampened construction activity in 2013.

Ontario multi-family home construction which includes semi detached, row and apartment units slowed in the fourth quarter. Fourth quarter activity was supported by the resilient apartment sector while both semi and row construction slowed. Low interest rates, low rental vacancy rates and low purpose-built rental construction enticed more investors into the marketplace and boosted investment demand for apartment units in the past few years. While the backlog of condo apartments sold but not yet started has been declining, some apartment units that sold in recent years did commence construction during the fourth quarter. For the year as a whole however, apartment starts were down significantly and was a sector that weighed on Ontario home starts. Meanwhile, semi and row construction held up better for all of 2013. A more favourable demand – supply balance helped support this segment of the market last year.

Single detached construction slowed in the fourth quarter. For the year as a whole, single detached construction remained more stable versus other housing types. Single detached construction continues to face headwinds which include rising home prices, fewer sites for new home

Figure 2




Source: CMHC.

* SAAR[1]: Seasonally Adjusted Annual Rate.

development and declining family sizes. Growth in one person households over the past decade has been a less supportive factor for new detached construction.

Ontario new home prices, as per Statistics Canada NHPI index, remained relatively stable during the fourth quarter. For the year, new home prices grew at a slower rate in 2013. Both supply and demand factors can explain the behaviour of new home prices. While land costs continued to rise, the cost of the underlying structure contributed most to price increases. Material cost pressures for gypsum and lumber continued to put upward pressure on prices last year. However, demand factors were also at play. Slowing demand for new homes combined with slowing growth in prices of resale housing meant builders could not pass on increases of similar magnitude seen in 2012.

## US Travel to Ontario Stabilizes & Set To Grow

Figure 3


Source: Statistics Canada

Our technical forecast models suggest that, all else being equal, a depreciating Canadian dollar impacts Ontario housing construction positively within seven quarters. While part of the transmission effect is through the economy and the trade in goods, trade in services is also impacted. Historically there has been a strong link between the value of the Canadian dollar and travel by Americans north of the border. This relationship only broke down a few periods in the past few decades which can be explained. Following the days of September 11 2001, tighter security checks and increased traffic likely discouraged same day travel in both directions despite the declining Canadian dollar during this period. Also, despite the steep decline in the Canadian dollar versus the US dollar during 2008, this did not encourage more US travel to Ontario as the recession which intensified in the US made it more difficult for American travel. With the economy in the US gaining traction and the Canadian dollar weakening over the past year, same day travel has begun to stabilize and is likely poised to turn up. Ontarians will also likely make fewer cross border shopping trips - encouraging more domestic spending. Windsor and St. Catharines Niagara are centers which border US cities. Food, accommodation and general tourism related economic sectors will benefit as will the housing market in the months ahead.

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## SYMBOLS

| | |
|---|---|
| n/a | Not applicable |
| * | Totals may not add up due to co-operatives and unknown market types |
| ** | Percent change > 200% |
| - | Nil |
| -- | Amount too small to be expressed |
| SA | Monthly figures are adjusted to remove normal seasonal variation |

| Table 1: Housing Starts (SAAR and Trend) December 2013 | | |
|---|---|---|
| **Ontario** | November 2013 | December 2013 |
| Trend[1], urban centres[2] | 62,098 | 61,069 |
| SAAR, urban centres[2] | 57,670 | 53,690 |
| | December 2012 | December 2013 |
| Actual, urban centres[2] | | |
| December - Single-Detached | 1,990 | 1,725 |
| December - Multiples | 4,317 | 2,774 |
| December - Total | 6,307 | 4,499 |
| January to December - Single-Detached | 23,580 | 21,312 |
| January to December - Multiples | 50,834 | 37,302 |
| January to December - Total | 74,414 | 58,614 |

Source: CMHC

[1] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

[2] Urban centres with a population of 10,000 and over.

Detailed data available upon request

| **Table 1.1: Housing Activity Summary of Ontario Region fourth quarter 2013** | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Urban Centres | | | | | | | | Rural Centres | Total* |
| | Ownership | | | | | | Rental | | | |
| | Freehold | | | Condominium | | | | | | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | Single, Semi, and Row | Apt. & Other | | |
| **STARTS** | | | | | | | | | | |
| Q4 2013 | 5,637 | 732 | 1,951 | 35 | 361 | 6,364 | 24 | 713 | 777 | 16,594 |
| Q4 2012 | 6,128 | 850 | 1,674 | 33 | 503 | 7,308 | 68 | 752 | 956 | 18,272 |
| % Change | -8.0 | -13.9 | 16.5 | 6.1 | -28.2 | -12.9 | -64.7 | -5.2 | -18.7 | -9.2 |
| Year-to-date 2013 | 21,145 | 3,003 | 7,147 | 149 | 1,892 | 21,386 | 197 | 3,691 | 2,471 | 61,085 |
| Year-to-date 2012 | 23,381 | 3,203 | 8,303 | 177 | 2,406 | 32,050 | 250 | 4,641 | 2,328 | 76,742 |
| % Change | -9.6 | -6.2 | -13.9 | -15.8 | -21.4 | -33.3 | -21.2 | -20.5 | 6.1 | -20.4 |
| **UNDER CONSTRUCTION** | | | | | | | | | | |
| Q4 2013 | 14,060 | 2,378 | 6,379 | 75 | 2,039 | 60,500 | 347 | 6,837 | 1,498 | 94,117 |
| Q4 2012 | 14,797 | 2,663 | 7,070 | 85 | 2,415 | 56,250 | 367 | 7,062 | 1,577 | 92,295 |
| % Change | -5.0 | -10.7 | -9.8 | -11.8 | -15.6 | 7.6 | -5.4 | -3.2 | -5.0 | 2.0 |
| **COMPLETIONS** | | | | | | | | | | |
| Q4 2013 | 5,883 | 898 | 2,216 | 61 | 679 | 4,454 | 62 | 981 | 738 | 15,987 |
| Q4 2012 | 6,422 | 662 | 1,732 | 55 | 568 | 4,338 | 48 | 1,174 | 544 | 15,565 |
| % Change | -8.4 | 35.6 | 27.9 | 10.9 | 19.5 | 2.7 | 29.2 | -16.4 | 35.7 | 2.7 |
| Year-to-date 2013 | 21,764 | 3,267 | 7,455 | 167 | 2,297 | 17,292 | 240 | 4,711 | 2,381 | 59,630 |
| Year-to-date 2012 | 24,042 | 2,700 | 6,821 | 184 | 2,135 | 14,831 | 332 | 4,847 | 2,331 | 58,331 |
| % Change | -9.5 | 21.0 | 9.3 | -9.2 | 7.6 | 16.6 | -27.7 | -2.8 | 2.1 | 2.2 |
| **COMPLETED & NOT ABSORBED** | | | | | | | | | | |
| Q4 2013 | 944 | 151 | 279 | 27 | 115 | 1,703 | n/a | n/a | n/a | 3,219 |
| Q4 2012 | 1,115 | 140 | 237 | 24 | 207 | 1,422 | n/a | n/a | n/a | 3,145 |
| % Change | -15.3 | 7.9 | 17.7 | 12.5 | -44.4 | 19.8 | n/a | n/a | n/a | 2.4 |
| **ABSORBED** | | | | | | | | | | |
| Q4 2013 | 5,311 | 834 | 2,047 | 61 | 581 | 4,254 | n/a | n/a | n/a | 13,088 |
| Q4 2012 | 5,691 | 601 | 1,694 | 55 | 544 | 3,999 | n/a | n/a | n/a | 12,584 |
| % Change | -6.7 | 38.8 | 20.8 | 10.9 | 6.8 | 6.4 | n/a | n/a | n/a | 4.0 |
| Year-to-date 2013 | 20,090 | 3,070 | 7,028 | 176 | 2,232 | 16,772 | n/a | n/a | n/a | 49,368 |
| Year-to-date 2012 | 21,641 | 2,486 | 6,517 | 185 | 1,987 | 14,228 | n/a | n/a | n/a | 47,044 |
| % Change | -7.2 | 23.5 | 7.8 | -4.9 | 12.3 | 17.9 | n/a | n/a | n/a | 4.9 |

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

| Table 1.3: History of Housing Starts of Ontario Region 2004 - 2013 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Urban Centres | | | | | | | | Rural Centres | Total* |
| | Ownership | | | | | | Rental | | | |
| | Freehold | | | Condominium | | | | | | |
| | Single | Semi | Row, Apt. & Other | Single | Row and Semi | Apt. & Other | Single, Semi, and Row | Apt. & Other | | |
| 2013 | 21,149 | 3,003 | 7,147 | 149 | 1,892 | 21,386 | 197 | 3,691 | 2,471 | 61,085 |
| % Change | -9.6 | -6.2 | -13.9 | -15.8 | -21.4 | -33.3 | -21.2 | -20.5 | 6.1 | -20.4 |
| 2012 | 23,382 | 3,203 | 8,303 | 177 | 2,406 | 32,050 | 250 | 4,641 | 2,328 | 76,742 |
| % Change | -5.4 | 11.6 | 5.5 | 0.6 | 4.2 | 42.6 | 3.3 | 2.2 | -9.8 | 13.2 |
| 2011 | 24,724 | 2,869 | 7,873 | 176 | 2,309 | 22,474 | 242 | 4,543 | 2,581 | 67,821 |
| % Change | -2.5 | 3.8 | 4.5 | -10.7 | -18.0 | 53.1 | 44.0 | 27.1 | -22.5 | 12.2 |
| 2010 | 25,350 | 2,765 | 7,535 | 197 | 2,816 | 14,680 | 168 | 3,575 | 3,329 | 60,433 |
| % Change | 25.6 | -2.5 | 38.5 | -3.4 | 76.4 | 14.4 | -27.3 | -21.9 | 36.9 | 20.0 |
| 2009 | 20,186 | 2,835 | 5,439 | 204 | 1,596 | 12,837 | 231 | 4,580 | 2,431 | 50,370 |
| % Change | -28.2 | -11.8 | -25.4 | -2.4 | -56.3 | -49.8 | 29.1 | 24.2 | -22.9 | -32.9 |
| 2008 | 28,109 | 3,213 | 7,291 | 209 | 3,648 | 25,586 | 179 | 3,688 | 3,153 | 75,076 |
| % Change | -15.3 | -18.4 | -14.1 | 44.1 | 30.8 | 128.0 | 32.6 | 29.0 | -41.0 | 10.2 |
| 2007 | 33,198 | 3,936 | 8,492 | 145 | 2,789 | 11,221 | 135 | 2,859 | 5,348 | 68,123 |
| % Change | 0.2 | -2.4 | 11.0 | -21.6 | -10.7 | -27.7 | -43.3 | -26.6 | -5.1 | -7.2 |
| 2006 | 33,132 | 4,034 | 7,650 | 185 | 3,123 | 15,514 | 238 | 3,895 | 5,636 | 73,417 |
| % Change | -9.2 | -10.8 | -9.0 | -20.6 | -8.7 | -4.1 | -62.8 | 21.6 | 0.3 | -6.8 |
| 2005 | 36,475 | 4,520 | 8,405 | 233 | 3,420 | 16,183 | 640 | 3,203 | 5,618 | 78,795 |
| % Change | -16.8 | -9.2 | -4.3 | 14.8 | -0.1 | 7.7 | 6.5 | 6.0 | 7.6 | -7.4 |
| 2004 | 43,845 | 4,976 | 8,786 | 203 | 3,424 | 15,031 | 601 | 3,023 | 5,220 | 85,114 |

Source: CMHC (Starts and Completions Survey)

| Table 2: Starts by Submarket and by Dwelling Type<br>Ontario Region<br>Fourth Quarter 2013 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | % Change |
| **Centres 100,000+** | | | | | | | | | | | |
| Barrie | 136 | 111 | 0 | 2 | 34 | 39 | 0 | 9 | 170 | 161 | 5.6 |
| Brantford | 101 | 84 | 4 | 2 | 16 | 18 | 0 | 3 | 121 | 107 | 13.1 |
| Greater Sudbury | 49 | 71 | 4 | 18 | 3 | 4 | 69 | 125 | 125 | 218 | -42.7 |
| Guelph | 43 | 63 | 24 | 0 | 16 | 25 | 78 | 8 | 161 | 96 | 67.7 |
| Hamilton | 261 | 316 | 38 | 6 | 140 | 225 | 87 | 0 | 526 | 547 | -3.8 |
| Kingston | 89 | 133 | 4 | 2 | 51 | 31 | 21 | 15 | 165 | 181 | -8.8 |
| Kitchener | 154 | 140 | 6 | 12 | 62 | 85 | 149 | 229 | 371 | 466 | -20.4 |
| London | 285 | 263 | 6 | 8 | 44 | 35 | 213 | 197 | 548 | 503 | 8.9 |
| Oshawa | 219 | 282 | 8 | 34 | 40 | 61 | 27 | 9 | 294 | 386 | -23.8 |
| Ottawa | 558 | 401 | 120 | 110 | 461 | 340 | 305 | 204 | 1,444 | 1,055 | 36.9 |
| Peterborough | 65 | 70 | 0 | 0 | 12 | 20 | 0 | 29 | 77 | 119 | -35.3 |
| St. Catharines-Niagara | 220 | 214 | 34 | 22 | 57 | 44 | 0 | 133 | 311 | 413 | -24.7 |
| Thunder Bay | 40 | 65 | 0 | 2 | 0 | 0 | 6 | 118 | 46 | 185 | -75.1 |
| Toronto | 2,470 | 2,991 | 414 | 544 | 1,120 | 1,046 | 6,032 | 6,907 | 10,036 | 11,488 | -12.6 |
| Windsor | 168 | 125 | 16 | 26 | 31 | 22 | 4 | 4 | 219 | 177 | 23.7 |
| **Centres 50,000 - 99,999** | | | | | | | | | | | |
| Belleville | 52 | 45 | 4 | 0 | 11 | 19 | 0 | 0 | 67 | 64 | 4.7 |
| Chatham-Kent | 29 | 23 | 0 | 0 | 4 | 6 | 0 | 0 | 33 | 29 | 13.8 |
| Cornwall | 18 | 23 | 2 | 4 | 0 | 6 | 0 | 2 | 20 | 35 | -42.9 |
| Kawartha Lakes | 46 | 44 | 0 | 0 | 0 | 0 | 0 | 0 | 46 | 44 | 4.5 |
| Norfolk | 55 | 26 | 2 | 10 | 18 | 9 | 16 | 15 | 91 | 60 | 51.7 |
| North Bay | 17 | 31 | 0 | 6 | 3 | 0 | 2 | 0 | 22 | 37 | -40.5 |
| Sarnia | 40 | 29 | 2 | 0 | 0 | 4 | 0 | 0 | 42 | 33 | 27.3 |
| Sault Ste. Marie | 15 | 30 | 4 | 0 | 25 | 0 | 39 | 0 | 83 | 30 | 176.7 |

Source: CMHC (Starts and Completions Survey)

**Table 2: Starts by Submarket and by Dwelling Type**
**Ontario Region**
**Fourth Quarter 2013**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | % Change |
| **Centres 10,000 - 49,999** | | | | | | | | | | | |
| Bracebridge | 4 | 10 | 0 | 0 | 8 | 0 | 0 | 0 | 12 | 10 | 20.0 |
| Brighton | 15 | n/a | 4 | n/a | 0 | n/a | 0 | n/a | 19 | n/a | n/a |
| Brock | 2 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 2 | n/a | n/a |
| Brockville | 7 | 9 | 0 | 2 | 0 | 0 | 0 | 0 | 7 | 11 | -36.4 |
| Centre Wellington | 7 | 17 | 2 | 0 | 4 | 0 | 0 | 0 | 13 | 17 | -23.5 |
| Cobourg | 23 | 6 | 16 | 2 | 34 | 10 | 12 | 0 | 85 | 18 | ** |
| Collingwood | 25 | 26 | 0 | 6 | 4 | 14 | 0 | 35 | 29 | 81 | -64.2 |
| Elliot Lake | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0.0 |
| Erin | 7 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 2 | ** |
| Essex | 9 | 7 | 0 | n/a | 0 | n/a | 0 | n/a | 9 | 7 | 28.6 |
| Gravenhurst | 8 | 11 | 0 | 2 | 0 | 0 | 0 | 0 | 8 | 13 | -38.5 |
| Greater Napanee | 15 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 5 | 200.0 |
| Haldimand County | 18 | 10 | 4 | 2 | 3 | 0 | 0 | 3 | 25 | 15 | 66.7 |
| Hunstville | 10 | 25 | 2 | 0 | 0 | 5 | 0 | 6 | 12 | 36 | -66.7 |
| Ingersoll | 10 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 16 | -37.5 |
| Kenora | 7 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 8 | -12.5 |
| Kincardine | 3 | n/a | 0 | n/a | 0 | n/a | 0 | n/a | 3 | n/a | n/a |
| Lambton Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | n/a |
| Leamington | 11 | 24 | 0 | 6 | 0 | 3 | 0 | 0 | 11 | 33 | -66.7 |
| Meaford | 3 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 9 | -66.7 |
| Midland | 16 | 26 | 0 | 0 | 0 | 4 | 0 | 2 | 16 | 32 | -50.0 |
| Mississippi Mills | 18 | 18 | 4 | 2 | 12 | 5 | 0 | 0 | 34 | 25 | 36.0 |
| North Grenville | 48 | 67 | 2 | 12 | 4 | 9 | 0 | 12 | 54 | 100 | -46.0 |
| North Perth | 11 | 14 | 2 | 0 | 4 | 4 | 0 | 0 | 17 | 18 | -5.6 |
| Orillia | 19 | 7 | 0 | 0 | 0 | 9 | 8 | 0 | 27 | 16 | 68.8 |
| Owen Sound | 10 | 3 | 0 | 0 | 0 | 0 | 0 | 24 | 10 | 27 | -63.0 |
| Petawawa | 7 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 17 | -58.8 |
| Port Hope | 11 | 8 | 2 | 0 | 0 | 0 | 0 | 0 | 13 | 8 | 62.5 |
| Prince Edward County | 22 | 25 | 0 | 2 | 3 | 0 | 0 | 0 | 25 | 27 | -7.4 |
| Saugeen Shores | 21 | 30 | 0 | 0 | 4 | 8 | 0 | 0 | 25 | 38 | -34.2 |
| Scugog | 8 | 6 | 0 | n/a | 0 | n/a | 0 | n/a | 8 | 6 | 33.3 |
| Stratford | 8 | 4 | 0 | 2 | 0 | 6 | 4 | 9 | 12 | 21 | -42.9 |
| Temiskaming Shores | 4 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 10 | -60.0 |
| The Nation | 5 | 11 | 4 | 4 | 4 | 20 | 7 | n/a | 20 | 35 | -42.9 |
| Tillsonburg | 17 | 9 | 0 | 0 | 7 | 0 | 0 | 0 | 24 | 9 | 166.7 |
| Timmins | 8 | 13 | 0 | 0 | 0 | 0 | 30 | 0 | 38 | 13 | 192.3 |
| Trent Hills | 18 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 18 | 23 | -21.7 |
| Wasaga Beach | 32 | 37 | 2 | 2 | 24 | 26 | 0 | 0 | 58 | 65 | -10.8 |
| West Grey | 5 | 14 | 0 | 0 | 4 | 0 | 0 | 0 | 9 | 14 | -35.7 |
| West Nipissing | 26 | 9 | 4 | 0 | 0 | 0 | 0 | 10 | 30 | 19 | 57.9 |
| Woodstock | 41 | 37 | 0 | 2 | 17 | 17 | 8 | 0 | 66 | 56 | 17.9 |
| **Total Ontario (10,000+)** | 5,672 | 6,165 | 744 | 858 | 2,284 | 2,185 | 7,117 | 8,108 | 15,817 | 17,316 | -8.7 |

Source: CMHC (Starts and Completions Survey)

| Table 2.1: Starts by Submarket and by Dwelling Type<br>Ontario Region<br>January - December 2013 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | % Change |
| **Centres 100,000+** | | | | | | | | | | | |
| Barrie | 598 | 474 | 6 | 6 | 165 | 179 | 118 | 123 | 887 | 782 | 13.4 |
| Brantford | 261 | 286 | 10 | 12 | 125 | 101 | 0 | 3 | 396 | 402 | -1.5 |
| Greater Sudbury | 208 | 294 | 28 | 48 | 7 | 29 | 188 | 165 | 431 | 536 | -19.6 |
| Guelph | 198 | 275 | 82 | 44 | 179 | 210 | 431 | 202 | 890 | 731 | 21.8 |
| Hamilton | 1,159 | 1,389 | 100 | 94 | 746 | 1,040 | 704 | 446 | 2,709 | 2,969 | -8.8 |
| Kingston | 325 | 449 | 8 | 12 | 103 | 91 | 420 | 344 | 856 | 896 | -4.5 |
| Kitchener | 690 | 871 | 28 | 42 | 315 | 431 | 807 | 1,556 | 1,840 | 2,900 | -36.6 |
| London | 1,153 | 1,234 | 24 | 38 | 278 | 179 | 708 | 789 | 2,163 | 2,240 | -3.4 |
| Oshawa | 887 | 1,155 | 66 | 50 | 168 | 296 | 263 | 302 | 1,384 | 1,803 | -23.2 |
| Ottawa | 1,787 | 1,592 | 398 | 286 | 1,615 | 1,379 | 2,760 | 2,769 | 6,560 | 6,026 | 8.9 |
| Peterborough | 224 | 197 | 0 | 2 | 48 | 50 | 82 | 94 | 354 | 343 | 3.2 |
| St. Catharines-Niagara | 717 | 677 | 111 | 60 | 310 | 215 | 85 | 184 | 1,223 | 1,136 | 7.7 |
| Thunder Bay | 193 | 227 | 4 | 6 | 9 | 17 | 118 | 130 | 324 | 380 | -14.7 |
| Toronto | 9,421 | 10,699 | 1,874 | 2,253 | 4,103 | 5,536 | 18,149 | 29,617 | 33,547 | 48,105 | -30.3 |
| Windsor | 535 | 536 | 44 | 68 | 121 | 107 | 8 | 6 | 708 | 717 | -1.3 |
| **Centres 50,000 - 99,999** | | | | | | | | | | | |
| Belleville | 180 | 207 | 4 | 2 | 50 | 67 | 0 | 0 | 234 | 276 | -15.2 |
| Chatham-Kent | 116 | 97 | 8 | 8 | 12 | 19 | 0 | 13 | 136 | 137 | -0.7 |
| Cornwall | 66 | 83 | 16 | 28 | 3 | 6 | 71 | 10 | 156 | 127 | 22.8 |
| Kawartha Lakes | 181 | 201 | 2 | 0 | 27 | 0 | 0 | 0 | 210 | 201 | 4.5 |
| Norfolk | 187 | 164 | 8 | 16 | 33 | 25 | 16 | 15 | 244 | 220 | 10.9 |
| North Bay | 62 | 115 | 4 | 10 | 3 | 6 | 6 | 8 | 75 | 139 | -46.0 |
| Sarnia | 135 | 115 | 6 | 0 | 6 | 14 | 0 | 0 | 147 | 129 | 14.0 |
| Sault Ste. Marie | 69 | 111 | 8 | 0 | 37 | 9 | 42 | 0 | 156 | 120 | 30.0 |

Source: CMHC (Starts and Completions Survey)

## Table 2.1: Starts by Submarket and by Dwelling Type
## Ontario Region
## January - December 2013

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | % Change |
| **Centres 10,000 - 49,999** | | | | | | | | | | | |
| Bracebridge | 18 | 26 | 8 | 4 | 18 | 6 | 7 | 0 | 51 | 36 | 41.7 |
| Brighton | 77 | 49 | 14 | 2 | 3 | n/a | 0 | n/a | 94 | 51 | 84.3 |
| Brock | 17 | 8 | 0 | n/a | 0 | n/a | 0 | n/a | 17 | 8 | 112.5 |
| Brockville | 40 | 46 | 4 | 4 | 18 | 33 | 0 | 0 | 62 | 83 | -25.3 |
| Centre Wellington | 67 | 77 | 6 | 6 | 14 | 17 | 17 | 76 | 104 | 176 | -40.9 |
| Cobourg | 69 | 62 | 28 | 8 | 54 | 30 | 12 | 4 | 163 | 104 | 56.7 |
| Collingwood | 101 | 140 | 0 | 10 | 11 | 22 | 2 | 35 | 114 | 207 | -44.9 |
| Elliot Lake | 2 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | -33.3 |
| Erin | 21 | 24 | 0 | 0 | 0 | 0 | 0 | 0 | 21 | 24 | -12.5 |
| Essex | 35 | 38 | 0 | n/a | 0 | n/a | 0 | n/a | 35 | 38 | -7.9 |
| Gravenhurst | 22 | 25 | 0 | 2 | 0 | 0 | 6 | 0 | 28 | 27 | 3.7 |
| Greater Napanee | 57 | 45 | 4 | 0 | 0 | 0 | 0 | 0 | 61 | 45 | 35.6 |
| Haldimand County | 52 | 72 | 12 | 10 | 3 | 25 | 0 | 3 | 67 | 110 | -39.1 |
| Hunstville | 55 | 49 | 2 | 2 | 7 | 5 | 2 | 6 | 66 | 62 | 6.5 |
| Ingersoll | 34 | 42 | 4 | 0 | 0 | 16 | 0 | 0 | 38 | 58 | -34.5 |
| Kenora | 12 | 24 | 0 | 8 | 0 | 4 | 0 | 7 | 12 | 43 | -72.1 |
| Kincardine | 19 | 2 | 2 | n/a | 14 | n/a | 8 | n/a | 43 | 2 | ** |
| Lambton Shores | 0 | 18 | 0 | 0 | 0 | 0 | 0 | 49 | 0 | 67 | -100.0 |
| Leamington | 50 | 65 | 10 | 18 | 16 | 14 | 0 | 2 | 76 | 99 | -23.2 |
| Meaford | 12 | 19 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 19 | -36.8 |
| Midland | 61 | 67 | 2 | 0 | 10 | 4 | 0 | 2 | 73 | 73 | 0.0 |
| Mississippi Mills | 50 | 43 | 14 | 2 | 102 | 22 | 0 | 0 | 166 | 67 | 147.8 |
| North Grenville | 75 | 120 | 12 | 12 | 10 | 19 | 68 | 52 | 165 | 203 | -18.7 |
| North Perth | 36 | 48 | 4 | 4 | 28 | 8 | 4 | 4 | 72 | 64 | 12.5 |
| Orillia | 64 | 62 | 0 | 2 | 14 | 13 | 8 | 0 | 86 | 77 | 11.7 |
| Owen Sound | 30 | 32 | 2 | 0 | 10 | 0 | 0 | 24 | 42 | 56 | -25.0 |
| Petawawa | 38 | 81 | 0 | 0 | 11 | 35 | 0 | 0 | 49 | 116 | -57.8 |
| Port Hope | 119 | 25 | 2 | 2 | 0 | 0 | 0 | 0 | 121 | 27 | ** |
| Prince Edward County | 61 | 57 | 4 | 2 | 3 | 9 | 0 | 0 | 68 | 68 | 0.0 |
| Saugeen Shores | 74 | 51 | 0 | 0 | 10 | 12 | 0 | 0 | 84 | 63 | 33.3 |
| Scugog | 28 | 18 | 0 | n/a | 0 | n/a | 0 | n/a | 28 | 18 | 55.6 |
| Stratford | 27 | 27 | 4 | 16 | 7 | 26 | 4 | 11 | 42 | 80 | -47.5 |
| Temiskaming Shores | 22 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 23 | -4.3 |
| The Nation | 40 | 61 | 14 | 24 | 4 | 40 | 7 | 1 | 65 | 126 | -48.4 |
| Tillsonburg | 54 | 44 | 0 | 0 | 7 | 6 | 0 | 0 | 61 | 50 | 22.0 |
| Timmins | 34 | 68 | 0 | 0 | 16 | 0 | 30 | 0 | 80 | 68 | 17.6 |
| Trent Hills | 29 | 37 | 0 | 0 | 18 | 0 | 0 | 0 | 47 | 37 | 27.0 |
| Wasaga Beach | 102 | 128 | 20 | 2 | 168 | 65 | 0 | 0 | 290 | 195 | 48.7 |
| West Grey | 15 | 46 | 0 | 0 | 4 | 0 | 0 | 0 | 19 | 46 | -58.7 |
| West Nipissing | 41 | 38 | 10 | 4 | 4 | 4 | 0 | 10 | 55 | 56 | -1.8 |
| Woodstock | 167 | 174 | 10 | 6 | 41 | 60 | 8 | 0 | 226 | 240 | -5.8 |
| **Total Ontario (10,000+)** | 21,308 | 23,579 | 3,045 | 3,255 | 9,095 | 10,514 | 25,162 | 37,065 | 58,610 | 74,413 | -21.2 |

Source: CMHC (Starts and Completions Survey)

| Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market<br>Ontario Region<br>Fourth Quarter 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Submarket | Row | | | | Apt. & Other | | | |
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 34 | 31 | 0 | 8 | 0 | 9 | 0 | 0 |
| Brantford | 16 | 18 | 0 | 0 | 0 | 3 | 0 | 0 |
| Greater Sudbury | 0 | 0 | 3 | 4 | 2 | 0 | 67 | 125 |
| Guelph | 16 | 25 | 0 | 0 | 78 | 8 | 0 | 0 |
| Hamilton | 140 | 207 | 0 | 18 | 0 | 0 | 87 | 0 |
| Kingston | 51 | 31 | 0 | 0 | 0 | 0 | 21 | 15 |
| Kitchener | 58 | 73 | 4 | 12 | 57 | 32 | 92 | 197 |
| London | 44 | 35 | 0 | 0 | 197 | 165 | 16 | 32 |
| Oshawa | 38 | 61 | 2 | 0 | 0 | 0 | 27 | 9 |
| Ottawa | 461 | 332 | 0 | 8 | 274 | 160 | 31 | 44 |
| Peterborough | 12 | 10 | 0 | 10 | 0 | 0 | 0 | 29 |
| St. Catharines-Niagara | 57 | 44 | 0 | 0 | 0 | 0 | 0 | 133 |
| Thunder Bay | 0 | 0 | 0 | 0 | 6 | 118 | 0 | 0 |
| Toronto | 1,120 | 1,046 | 0 | 0 | 5,783 | 6,805 | 249 | 102 |
| Windsor | 31 | 22 | 0 | 0 | 0 | 0 | 4 | 4 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 11 | 19 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chatham-Kent | 4 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cornwall | 0 | 6 | 0 | 0 | 0 | 0 | 0 | 2 |
| Kawartha Lakes | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Norfolk | 9 | 9 | 9 | 0 | 0 | 0 | 16 | 15 |
| North Bay | 3 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| Sarnia | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sault Ste. Marie | 25 | 0 | 0 | 0 | 0 | 0 | 39 | 0 |

Source: CMHC (Starts and Completions Survey)

| Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market<br>Ontario Region<br>Fourth Quarter 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Submarket | Row | | | | Apt. & Other | | | |
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Brighton | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brock | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brockville | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Centre Wellington | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cobourg | 34 | 10 | 0 | 0 | 0 | 0 | 12 | 0 |
| Collingwood | 4 | 14 | 0 | 0 | 0 | 35 | 0 | 0 |
| Elliot Lake | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Erin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Gravenhurst | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Greater Napanee | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Haldimand County | 3 | 0 | 0 | 0 | 0 | 3 | 0 | 0 |
| Hunstville | 0 | 5 | 0 | 0 | 0 | 6 | 0 | 0 |
| Ingersoll | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kenora | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kincardine | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Lambton Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leamington | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Meaford | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Midland | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 2 |
| Mississippi Mills | 12 | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| North Grenville | 4 | 9 | 0 | n/a | 0 | 12 | 0 | n/a |
| North Perth | 4 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Orillia | 0 | 9 | 0 | 0 | 0 | 0 | 8 | 0 |
| Owen Sound | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 24 |
| Petawawa | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Port Hope | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Prince Edward County | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Saugeen Shores | 4 | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| Scugog | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Stratford | 0 | 6 | 0 | 0 | 0 | 0 | 4 | 9 |
| Temiskaming Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| The Nation | 4 | 20 | 0 | n/a | 7 | n/a | 0 | n/a |
| Tillsonburg | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Timmins | 0 | 0 | 0 | 0 | 0 | 0 | 30 | 0 |
| Trent Hills | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Wasaga Beach | 24 | 26 | 0 | 0 | 0 | 0 | 0 | 0 |
| West Grey | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| West Nipissing | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 |
| Woodstock | 17 | 17 | 0 | 0 | 0 | 0 | 8 | 0 |
| **Total Ontario (10,000+)** | 2,266 | 2,125 | 18 | 60 | 6,404 | 7,356 | 713 | 752 |

Source: CMHC (Starts and Completions Survey)

| Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market<br>Ontario Region<br>January - December 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Submarket | Row | | | | Apt. & Other | | | |
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 146 | 171 | 19 | 8 | 88 | 121 | 30 | 2 |
| Brantford | 125 | 97 | 0 | 4 | 0 | 3 | 0 | 0 |
| Greater Sudbury | 0 | 15 | 7 | 14 | 4 | 32 | 184 | 133 |
| Guelph | 179 | 210 | 0 | 0 | 407 | 196 | 24 | 6 |
| Hamilton | 732 | 962 | 14 | 78 | 345 | 380 | 359 | 66 |
| Kingston | 103 | 91 | 0 | 0 | 115 | 0 | 305 | 344 |
| Kitchener | 299 | 419 | 16 | 12 | 159 | 720 | 648 | 836 |
| London | 278 | 154 | 0 | 25 | 347 | 452 | 361 | 337 |
| Oshawa | 139 | 296 | 29 | 0 | 0 | 154 | 263 | 148 |
| Ottawa | 1,615 | 1,355 | 0 | 24 | 2,286 | 2,317 | 474 | 452 |
| Peterborough | 48 | 40 | 0 | 10 | 0 | 34 | 82 | 60 |
| St. Catharines-Niagara | 295 | 215 | 15 | 0 | 80 | 0 | 5 | 184 |
| Thunder Bay | 9 | 17 | 0 | 0 | 108 | 118 | 10 | 12 |
| Toronto | 4,103 | 5,510 | 0 | 26 | 17,450 | 27,694 | 699 | 1,923 |
| Windsor | 121 | 107 | 0 | 0 | 0 | 2 | 8 | 4 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 50 | 67 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chatham-Kent | 12 | 19 | 0 | 0 | 0 | 13 | 0 | 0 |
| Cornwall | 3 | 6 | 0 | 0 | 0 | 0 | 71 | 10 |
| Kawartha Lakes | 27 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Norfolk | 18 | 25 | 15 | 0 | 0 | 0 | 16 | 15 |
| North Bay | 3 | 6 | 0 | 0 | 0 | 0 | 6 | 8 |
| Sarnia | 6 | 10 | 0 | 4 | 0 | 0 | 0 | 0 |
| Sault Ste. Marie | 29 | 9 | 8 | 0 | 3 | 0 | 39 | 0 |

Source: CMHC (Starts and Completions Survey)

**Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market**
**Ontario Region**
**January - December 2013**

| Submarket | Row | | | | Apt. & Other | | | |
|---|---|---|---|---|---|---|---|---|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 18 | 6 | 0 | 0 | 0 | 0 | 7 | 0 |
| Brighton | 3 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brock | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brockville | 18 | 33 | 0 | 0 | 0 | 0 | 0 | 0 |
| Centre Wellington | 14 | 17 | 0 | 0 | 0 | 76 | 17 | 0 |
| Cobourg | 54 | 30 | 0 | 0 | 0 | 4 | 12 | 0 |
| Collingwood | 11 | 22 | 0 | 0 | 0 | 35 | 2 | 0 |
| Elliot Lake | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Erin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Gravenhurst | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0 |
| Greater Napanee | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Haldimand County | 3 | 25 | 0 | 0 | 0 | 3 | 0 | 0 |
| Hunstville | 7 | 5 | 0 | 0 | 0 | 6 | 2 | 0 |
| Ingersoll | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kenora | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 7 |
| Kincardine | 14 | n/a | 0 | n/a | 0 | n/a | 8 | n/a |
| Lambton Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 49 |
| Leamington | 16 | 14 | 0 | 0 | 0 | 2 | 0 | 0 |
| Meaford | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Midland | 10 | 4 | 0 | 0 | 0 | 0 | 0 | 2 |
| Mississippi Mills | 102 | 22 | 0 | 0 | 0 | 0 | 0 | 0 |
| North Grenville | 10 | 19 | 0 | n/a | 68 | 52 | 0 | n/a |
| North Perth | 28 | 8 | 0 | 0 | 4 | 4 | 0 | 0 |
| Orillia | 14 | 13 | 0 | 0 | 0 | 0 | 8 | 0 |
| Owen Sound | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 24 |
| Petawawa | 11 | 35 | 0 | 0 | 0 | 0 | 0 | 0 |
| Port Hope | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Prince Edward County | 3 | 4 | 0 | 5 | 0 | 0 | 0 | 0 |
| Saugeen Shores | 10 | 12 | 0 | 0 | 0 | 0 | 0 | 0 |
| Scugog | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Stratford | 7 | 26 | 0 | 0 | 0 | 2 | 4 | 9 |
| Temiskaming Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| The Nation | 4 | 40 | 0 | n/a | 7 | 1 | 0 | n/a |
| Tillsonburg | 7 | 6 | 0 | 0 | 0 | 0 | 0 | 0 |
| Timmins | 0 | 0 | 16 | 0 | 0 | 0 | 30 | 0 |
| Trent Hills | 0 | 0 | 18 | 0 | 0 | 0 | 0 | 0 |
| Wasaga Beach | 168 | 60 | 0 | 5 | 0 | 0 | 0 | 0 |
| West Grey | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| West Nipissing | 0 | 4 | 4 | 0 | 0 | 0 | 0 | 10 |
| Woodstock | 41 | 60 | 0 | 0 | 0 | 0 | 8 | 0 |
| **Total Ontario (10,000+)** | 8,930 | 10,299 | 165 | 215 | 21,471 | 32,424 | 3,691 | 4,641 |

Source: CMHC (Starts and Completions Survey)

| Table 2.4: Starts by Submarket and by Intended Market<br>Ontario Region<br>Fourth Quarter 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Submarket | Freehold | | Condominium | | Rental | | Total* | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 165 | 121 | 5 | 32 | 0 | 8 | 170 | 161 |
| Brantford | 121 | 100 | 0 | 7 | 0 | 0 | 121 | 107 |
| Greater Sudbury | 55 | 89 | 0 | 0 | 70 | 129 | 125 | 218 |
| Guelph | 66 | 63 | 95 | 33 | 0 | 0 | 161 | 96 |
| Hamilton | 400 | 442 | 39 | 87 | 87 | 18 | 526 | 547 |
| Kingston | 144 | 166 | 0 | 0 | 21 | 15 | 165 | 181 |
| Kitchener | 224 | 179 | 51 | 78 | 96 | 209 | 371 | 466 |
| London | 286 | 247 | 246 | 224 | 16 | 32 | 548 | 503 |
| Oshawa | 265 | 351 | 0 | 24 | 29 | 11 | 294 | 386 |
| Ottawa | 1,136 | 867 | 277 | 132 | 31 | 56 | 1,444 | 1,055 |
| Peterborough | 77 | 74 | 0 | 6 | 0 | 39 | 77 | 119 |
| St. Catharines-Niagara | 302 | 264 | 9 | 14 | 0 | 135 | 311 | 413 |
| Thunder Bay | 46 | 67 | 0 | 118 | 0 | 0 | 46 | 185 |
| Toronto | 3,817 | 4,398 | 5,964 | 6,988 | 255 | 102 | 10,036 | 11,488 |
| Windsor | 204 | 167 | 11 | 6 | 4 | 4 | 219 | 177 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 67 | 64 | 0 | 0 | 0 | 0 | 67 | 64 |
| Chatham-Kent | 33 | 29 | 0 | 0 | 0 | 0 | 33 | 29 |
| Cornwall | 20 | 33 | 0 | 0 | 0 | 2 | 20 | 35 |
| Kawartha Lakes | 46 | 44 | 0 | 0 | 0 | 0 | 46 | 44 |
| Norfolk | 62 | 42 | 4 | 3 | 25 | 15 | 91 | 60 |
| North Bay | 20 | 37 | 0 | 0 | 2 | 0 | 22 | 37 |
| Sarnia | 41 | 33 | 1 | 0 | 0 | 0 | 42 | 33 |
| Sault Ste. Marie | 44 | 30 | 0 | 0 | 39 | 0 | 83 | 30 |

Source: CMHC (Starts and Completions Survey)

**Table 2.4: Starts by Submarket and by Intended Market**
**Ontario Region**
**Fourth Quarter 2013**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 12 | 10 | 0 | 0 | 0 | 0 | 12 | 10 |
| Brighton | 19 | n/a | 0 | n/a | 0 | n/a | 19 | n/a |
| Brock | 2 | n/a | 0 | n/a | 0 | n/a | 2 | n/a |
| Brockville | 7 | 11 | 0 | 0 | 0 | 0 | 7 | 11 |
| Centre Wellington | 13 | 17 | 0 | 0 | 0 | 0 | 13 | 17 |
| Cobourg | 53 | 18 | 20 | 0 | 12 | 0 | 85 | 18 |
| Collingwood | 25 | 32 | 4 | 49 | 0 | 0 | 29 | 81 |
| Elliot Lake | 1 | 1 | 0 | 0 | 0 | 0 | 1 | 1 |
| Erin | 7 | 2 | 0 | 0 | 0 | 0 | 7 | 2 |
| Essex | 9 | 7 | 0 | n/a | 0 | n/a | 9 | 7 |
| Gravenhurst | 8 | 13 | 0 | 0 | 0 | 0 | 8 | 13 |
| Greater Napanee | 15 | 5 | 0 | 0 | 0 | 0 | 15 | 5 |
| Haldimand County | 25 | 15 | 0 | 0 | 0 | 0 | 25 | 15 |
| Hunstville | 12 | 25 | 0 | 11 | 0 | 0 | 12 | 36 |
| Ingersoll | 10 | 16 | 0 | 0 | 0 | 0 | 10 | 16 |
| Kenora | 7 | 8 | 0 | 0 | 0 | 0 | 7 | 8 |
| Kincardine | 3 | n/a | 0 | n/a | 0 | n/a | 3 | n/a |
| Lambton Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leamington | 11 | 33 | 0 | 0 | 0 | 0 | 11 | 33 |
| Meaford | 3 | 9 | 0 | 0 | 0 | 0 | 3 | 9 |
| Midland | 16 | 30 | 0 | 0 | 0 | 2 | 16 | 32 |
| Mississippi Mills | 34 | 25 | 0 | 0 | 0 | 0 | 34 | 25 |
| North Grenville | 54 | 100 | 0 | n/a | 0 | n/a | 54 | 100 |
| North Perth | 17 | 18 | 0 | 0 | 0 | 0 | 17 | 18 |
| Orillia | 19 | 16 | 0 | 0 | 8 | 0 | 27 | 16 |
| Owen Sound | 10 | 3 | 0 | 0 | 0 | 24 | 10 | 27 |
| Petawawa | 7 | 17 | 0 | 0 | 0 | 0 | 7 | 17 |
| Port Hope | 13 | 8 | 0 | 0 | 0 | 0 | 13 | 8 |
| Prince Edward County | 25 | 27 | 0 | 0 | 0 | 0 | 25 | 27 |
| Saugeen Shores | 25 | 38 | 0 | 0 | 0 | 0 | 25 | 38 |
| Scugog | 8 | 6 | 0 | n/a | 0 | n/a | 8 | 6 |
| Stratford | 8 | 6 | 0 | 6 | 4 | 9 | 12 | 21 |
| Temiskaming Shores | 4 | 10 | 0 | 0 | 0 | 0 | 4 | 10 |
| The Nation | 13 | 35 | 7 | n/a | 0 | n/a | 20 | 35 |
| Tillsonburg | 24 | 9 | 0 | 0 | 0 | 0 | 24 | 9 |
| Timmins | 8 | 13 | 0 | 0 | 30 | 0 | 38 | 13 |
| Trent Hills | 18 | 23 | 0 | 0 | 0 | 0 | 18 | 23 |
| Wasaga Beach | 38 | 49 | 20 | 16 | 0 | 0 | 58 | 65 |
| West Grey | 9 | 14 | 0 | 0 | 0 | 0 | 9 | 14 |
| West Nipissing | 30 | 9 | 0 | 0 | 0 | 10 | 30 | 19 |
| Woodstock | 51 | 46 | 7 | 10 | 8 | 0 | 66 | 56 |
| **Total Ontario (10,000+)** | 8,320 | 8,652 | 6,760 | 7,844 | 737 | 820 | 15,817 | 17,316 |

Source: CMHC (Starts and Completions Survey)

**Table 2.5: Starts by Submarket and by Intended Market**
**Ontario Region**
**January - December 2013**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 724 | 576 | 114 | 196 | 49 | 10 | 887 | 782 |
| Brantford | 354 | 365 | 42 | 33 | 0 | 4 | 396 | 402 |
| Greater Sudbury | 240 | 342 | 0 | 47 | 191 | 147 | 431 | 536 |
| Guelph | 277 | 383 | 584 | 342 | 29 | 6 | 890 | 731 |
| Hamilton | 1,678 | 2,094 | 658 | 731 | 373 | 144 | 2,709 | 2,969 |
| Kingston | 436 | 552 | 115 | 0 | 305 | 344 | 856 | 896 |
| Kitchener | 891 | 1,176 | 285 | 876 | 664 | 848 | 1,840 | 2,900 |
| London | 1,111 | 1,173 | 691 | 703 | 361 | 364 | 2,163 | 2,240 |
| Oshawa | 1,067 | 1,314 | 21 | 339 | 296 | 150 | 1,384 | 1,803 |
| Ottawa | 3,806 | 3,258 | 2,276 | 2,284 | 478 | 484 | 6,560 | 6,026 |
| Peterborough | 245 | 215 | 27 | 58 | 82 | 70 | 354 | 343 |
| St. Catharines-Niagara | 1,039 | 868 | 160 | 68 | 24 | 200 | 1,223 | 1,136 |
| Thunder Bay | 214 | 237 | 100 | 130 | 10 | 12 | 324 | 380 |
| Toronto | 14,768 | 17,718 | 18,070 | 28,435 | 709 | 1,951 | 33,547 | 48,105 |
| Windsor | 638 | 618 | 62 | 92 | 8 | 7 | 708 | 717 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 234 | 276 | 0 | 0 | 0 | 0 | 234 | 276 |
| Chatham-Kent | 136 | 137 | 0 | 0 | 0 | 0 | 136 | 137 |
| Cornwall | 85 | 115 | 0 | 0 | 71 | 12 | 156 | 127 |
| Kawartha Lakes | 210 | 201 | 0 | 0 | 0 | 0 | 210 | 201 |
| Norfolk | 200 | 185 | 13 | 20 | 31 | 15 | 244 | 220 |
| North Bay | 69 | 131 | 0 | 0 | 6 | 8 | 75 | 139 |
| Sarnia | 146 | 124 | 1 | 1 | 0 | 4 | 147 | 129 |
| Sault Ste. Marie | 109 | 120 | 0 | 0 | 47 | 0 | 156 | 120 |

Source: CMHC (Starts and Completions Survey)

| Table 2.5: Starts by Submarket and by Intended Market<br>Ontario Region<br>January - December 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Submarket | Freehold | | Condominium | | Rental | | Total* | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 44 | 30 | 0 | 6 | 7 | 0 | 51 | 36 |
| Brighton | 91 | 51 | 3 | n/a | 0 | n/a | 94 | 51 |
| Brock | 17 | 8 | 0 | n/a | 0 | n/a | 17 | 8 |
| Brockville | 62 | 83 | 0 | 0 | 0 | 0 | 62 | 83 |
| Centre Wellington | 86 | 100 | 0 | 76 | 18 | 0 | 104 | 176 |
| Cobourg | 127 | 95 | 24 | 9 | 12 | 0 | 163 | 104 |
| Collingwood | 101 | 150 | 11 | 57 | 2 | 0 | 114 | 207 |
| Elliot Lake | 2 | 3 | 0 | 0 | 0 | 0 | 2 | 3 |
| Erin | 21 | 24 | 0 | 0 | 0 | 0 | 21 | 24 |
| Essex | 35 | 38 | 0 | n/a | 0 | n/a | 35 | 38 |
| Gravenhurst | 22 | 27 | 0 | 0 | 6 | 0 | 28 | 27 |
| Greater Napanee | 61 | 45 | 0 | 0 | 0 | 0 | 61 | 45 |
| Haldimand County | 67 | 94 | 0 | 16 | 0 | 0 | 67 | 110 |
| Hunstville | 64 | 51 | 0 | 11 | 2 | 0 | 66 | 62 |
| Ingersoll | 38 | 58 | 0 | 0 | 0 | 0 | 38 | 58 |
| Kenora | 12 | 36 | 0 | 0 | 0 | 7 | 12 | 43 |
| Kincardine | 29 | 2 | 6 | n/a | 8 | n/a | 43 | 2 |
| Lambton Shores | 0 | 18 | 0 | 0 | 0 | 49 | 0 | 67 |
| Leamington | 76 | 99 | 0 | 0 | 0 | 0 | 76 | 99 |
| Meaford | 12 | 19 | 0 | 0 | 0 | 0 | 12 | 19 |
| Midland | 61 | 71 | 12 | 0 | 0 | 2 | 73 | 73 |
| Mississippi Mills | 166 | 67 | 0 | 0 | 0 | 0 | 166 | 67 |
| North Grenville | 97 | 163 | 68 | 40 | 0 | n/a | 165 | 203 |
| North Perth | 72 | 64 | 0 | 0 | 0 | 0 | 72 | 64 |
| Orillia | 78 | 77 | 0 | 0 | 8 | 0 | 86 | 77 |
| Owen Sound | 42 | 32 | 0 | 0 | 0 | 24 | 42 | 56 |
| Petawawa | 49 | 116 | 0 | 0 | 0 | 0 | 49 | 116 |
| Port Hope | 121 | 27 | 0 | 0 | 0 | 0 | 121 | 27 |
| Prince Edward County | 68 | 63 | 0 | 0 | 0 | 5 | 68 | 68 |
| Saugeen Shores | 84 | 61 | 0 | 2 | 0 | 0 | 84 | 63 |
| Scugog | 28 | 18 | 0 | n/a | 0 | n/a | 28 | 18 |
| Stratford | 38 | 65 | 0 | 6 | 4 | 9 | 42 | 80 |
| Temiskaming Shores | 22 | 23 | 0 | 0 | 0 | 0 | 22 | 23 |
| The Nation | 56 | 126 | 7 | n/a | 2 | n/a | 65 | 126 |
| Tillsonburg | 61 | 44 | 0 | 6 | 0 | 0 | 61 | 50 |
| Timmins | 34 | 68 | 0 | 0 | 46 | 0 | 80 | 68 |
| Trent Hills | 29 | 37 | 0 | 0 | 18 | 0 | 47 | 37 |
| Wasaga Beach | 238 | 151 | 52 | 39 | 0 | 5 | 290 | 195 |
| West Grey | 19 | 46 | 0 | 0 | 0 | 0 | 19 | 46 |
| West Nipissing | 49 | 46 | 0 | 0 | 6 | 10 | 55 | 56 |
| Woodstock | 193 | 230 | 25 | 10 | 8 | 0 | 226 | 240 |
| **Total Ontario (10,000+)** | 31,295 | 34,887 | 23,427 | 34,633 | 3,888 | 4,891 | 58,610 | 74,413 |

Source: CMHC (Starts and Completions Survey)

| Table 3: Completions by Submarket and by Dwelling Type<br>Ontario Region<br>Fourth Quarter 2013 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | % Change |
| **Centres 100,000+** | | | | | | | | | | | |
| Barrie | 163 | 141 | 0 | 0 | 37 | 11 | 0 | 24 | 200 | 176 | 13.6 |
| Brantford | 70 | 98 | 0 | 2 | 65 | 13 | 3 | 0 | 138 | 113 | 22.1 |
| Greater Sudbury | 81 | 102 | 8 | 10 | 4 | 9 | 56 | 90 | 149 | 211 | -29.4 |
| Guelph | 60 | 56 | 24 | 8 | 66 | 52 | 18 | 6 | 168 | 122 | 37.7 |
| Hamilton | 323 | 540 | 20 | 16 | 191 | 221 | 142 | 123 | 676 | 900 | -24.9 |
| Kingston | 90 | 129 | 4 | 2 | 24 | 24 | 178 | 57 | 296 | 212 | 39.6 |
| Kitchener | 199 | 262 | 4 | 14 | 120 | 112 | 173 | 274 | 496 | 662 | -25.1 |
| London | 361 | 286 | 8 | 12 | 40 | 83 | 2 | 159 | 411 | 540 | -23.9 |
| Oshawa | 248 | 304 | 18 | 4 | 68 | 56 | 165 | 32 | 499 | 396 | 26.0 |
| Ottawa | 498 | 543 | 136 | 46 | 423 | 407 | 383 | 541 | 1,440 | 1,537 | -6.3 |
| Peterborough | 57 | 50 | 0 | 2 | 0 | 8 | 2 | 0 | 59 | 60 | -1.7 |
| St. Catharines-Niagara | 161 | 156 | 38 | 12 | 62 | 73 | 3 | 79 | 264 | 320 | -17.5 |
| Thunder Bay | 53 | 43 | 0 | 0 | 0 | 0 | 0 | 0 | 53 | 43 | 23.3 |
| Toronto | 2,597 | 2,738 | 556 | 492 | 1,490 | 1,130 | 4,181 | 4,090 | 8,824 | 8,450 | 4.4 |
| Windsor | 157 | 146 | 2 | 10 | 46 | 29 | 0 | 0 | 205 | 185 | 10.8 |
| **Centres 50,000 - 99,999** | | | | | | | | | | | |
| Belleville | 42 | 49 | 0 | 0 | 18 | 18 | 0 | 0 | 60 | 67 | -10.4 |
| Chatham-Kent | 28 | 26 | 4 | 4 | 4 | 3 | 0 | 0 | 36 | 33 | 9.1 |
| Cornwall | 23 | 8 | 6 | 0 | 0 | 0 | 6 | 4 | 35 | 12 | 191.7 |
| Kawartha Lakes | 43 | 38 | 0 | 0 | 8 | 7 | 0 | 0 | 51 | 45 | 13.3 |
| Norfolk | 45 | 87 | 12 | 2 | 10 | 3 | 0 | 0 | 67 | 92 | -27.2 |
| North Bay | 24 | 41 | 2 | 0 | 0 | 0 | 4 | 2 | 30 | 43 | -30.2 |
| Sarnia | 39 | 36 | 4 | 0 | 6 | 0 | 0 | 0 | 49 | 36 | 36.1 |
| Sault Ste. Marie | 20 | 25 | 2 | 4 | 8 | 9 | 3 | 0 | 33 | 38 | -13.2 |

Source: CMHC (Starts and Completions Survey)

**Table 3: Completions by Submarket and by Dwelling Type**
**Ontario Region**
**Fourth Quarter 2013**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | % Change |
| **Centres 10,000 - 49,999** | | | | | | | | | | | |
| Bracebridge | 9 | 2 | 8 | 0 | 4 | 0 | 0 | 0 | 21 | 2 | ** |
| Brighton | 16 | 18 | 2 | n/a | 0 | n/a | 0 | n/a | 18 | 18 | 0.0 |
| Brock | 4 | 3 | 0 | n/a | 0 | n/a | 0 | n/a | 4 | 3 | 33.3 |
| Brockville | 13 | 10 | 2 | 2 | 19 | 4 | 0 | 0 | 34 | 16 | 112.5 |
| Centre Wellington | 19 | 20 | 0 | 2 | 24 | 4 | 2 | 0 | 45 | 26 | 73.1 |
| Cobourg | 12 | 17 | 12 | 0 | 20 | 0 | 0 | 0 | 44 | 17 | 158.8 |
| Collingwood | 29 | 31 | 0 | 4 | 0 | 0 | 37 | 0 | 66 | 35 | 88.6 |
| Elliot Lake | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | -100.0 |
| Erin | 4 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 7 | -42.9 |
| Essex | 12 | 7 | 0 | n/a | 0 | n/a | 0 | n/a | 12 | 7 | 71.4 |
| Gravenhurst | 11 | 4 | 0 | 2 | 0 | 0 | 0 | 0 | 11 | 6 | 83.3 |
| Greater Napanee | 13 | 15 | 2 | 0 | 0 | 0 | 0 | 0 | 15 | 15 | 0.0 |
| Haldimand County | 14 | 19 | 0 | 2 | 0 | 3 | 0 | 0 | 14 | 24 | -41.7 |
| Hunstville | 16 | 12 | 0 | 0 | 0 | 0 | 8 | 0 | 24 | 12 | 100.0 |
| Ingersoll | 10 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 17 | -41.2 |
| Kenora | 3 | 6 | 0 | 4 | 0 | 0 | 0 | 0 | 3 | 10 | -70.0 |
| Kincardine | 9 | 1 | 0 | n/a | 0 | n/a | 0 | n/a | 9 | 1 | ** |
| Lambton Shores | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | -100.0 |
| Leamington | 13 | 14 | 4 | 4 | 0 | 0 | 0 | 0 | 17 | 18 | -5.6 |
| Meaford | 4 | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 7 | -42.9 |
| Midland | 27 | 17 | 0 | 0 | 5 | 0 | 0 | 0 | 32 | 17 | 88.2 |
| Mississippi Mills | 13 | 14 | 2 | 0 | 64 | 0 | 0 | 31 | 79 | 45 | 75.6 |
| North Grenville | 20 | 28 | 0 | 4 | 9 | n/a | 68 | n/a | 97 | 32 | ** |
| North Perth | 14 | 13 | 4 | 0 | 0 | 0 | 0 | 0 | 18 | 13 | 38.5 |
| Orillia | 19 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 19 | 17 | 11.8 |
| Owen Sound | 10 | 10 | 2 | 0 | 0 | 0 | 0 | 0 | 12 | 10 | 20.0 |
| Petawawa | 14 | 22 | 0 | 0 | 9 | 0 | 0 | 0 | 23 | 22 | 4.5 |
| Port Hope | 27 | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 6 | ** |
| Prince Edward County | 23 | 24 | 0 | 0 | 10 | 0 | 0 | 0 | 33 | 24 | 37.5 |
| Saugeen Shores | 22 | 16 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 16 | 37.5 |
| Scugog | 6 | 5 | 0 | n/a | 0 | n/a | 0 | n/a | 6 | 5 | 20.0 |
| Stratford | 10 | 5 | 2 | 6 | 7 | 0 | 0 | 0 | 19 | 11 | 72.7 |
| Temiskaming Shores | 5 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 4 | 25.0 |
| The Nation | 14 | 10 | 0 | 4 | 0 | 4 | 0 | n/a | 14 | 18 | -22.2 |
| Tillsonburg | 13 | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 9 | 44.4 |
| Timmins | 12 | 29 | 0 | 0 | 4 | 0 | 0 | 0 | 16 | 29 | -44.8 |
| Trent Hills | 5 | 10 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 10 | -50.0 |
| Wasaga Beach | 28 | 37 | 8 | 0 | 55 | 9 | 0 | 0 | 91 | 46 | 97.8 |
| West Grey | 5 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 12 | -58.3 |
| West Nipissing | 10 | 17 | 0 | 2 | 4 | 0 | 6 | 2 | 20 | 21 | -4.8 |
| Woodstock | 43 | 47 | 4 | 2 | 18 | 21 | 0 | 0 | 65 | 70 | -7.1 |
| **Total Ontario (10,000+)** | 5,948 | 6,489 | 904 | 684 | 2,942 | 2,313 | 5,440 | 5,514 | 15,234 | 15,000 | 1.6 |

Source: CMHC (Starts and Completions Survey)

**Table 3.1: Completions by Submarket and by Dwelling Type**
**Ontario Region**
**January - December 2013**

| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | % Change |
| **Centres 100,000+** | | | | | | | | | | | |
| Barrie | 574 | 371 | 10 | 0 | 285 | 78 | 89 | 34 | 958 | 483 | 98.3 |
| Brantford | 252 | 254 | 8 | 4 | 163 | 115 | 3 | 61 | 426 | 434 | -1.8 |
| Greater Sudbury | 250 | 307 | 28 | 40 | 18 | 53 | 114 | 114 | 410 | 514 | -20.2 |
| Guelph | 223 | 227 | 46 | 60 | 203 | 150 | 208 | 166 | 680 | 603 | 12.8 |
| Hamilton | 1,177 | 1,506 | 64 | 72 | 754 | 1,032 | 361 | 537 | 2,356 | 3,147 | -25.1 |
| Kingston | 352 | 451 | 6 | 26 | 79 | 77 | 373 | 247 | 810 | 801 | 1.1 |
| Kitchener | 688 | 1,016 | 40 | 40 | 328 | 352 | 996 | 900 | 2,052 | 2,308 | -11.1 |
| London | 1,130 | 1,174 | 26 | 34 | 156 | 172 | 625 | 259 | 1,937 | 1,639 | 18.2 |
| Oshawa | 1,040 | 1,303 | 90 | 8 | 295 | 396 | 253 | 46 | 1,678 | 1,753 | -4.3 |
| Ottawa | 1,651 | 1,841 | 396 | 242 | 1,693 | 1,543 | 1,480 | 1,903 | 5,220 | 5,529 | -5.6 |
| Peterborough | 220 | 171 | 4 | 10 | 52 | 36 | 44 | 18 | 320 | 235 | 36.2 |
| St. Catharines-Niagara | 688 | 591 | 68 | 38 | 223 | 246 | 138 | 212 | 1,117 | 1,087 | 2.8 |
| Thunder Bay | 180 | 161 | 6 | 4 | 5 | 8 | 168 | 8 | 359 | 181 | 98.3 |
| Toronto | 9,948 | 11,030 | 2,195 | 1,932 | 4,778 | 4,153 | 16,772 | 14,786 | 33,693 | 31,901 | 5.6 |
| Windsor | 489 | 601 | 48 | 116 | 124 | 158 | 6 | 16 | 667 | 891 | -25.1 |
| **Centres 50,000 - 99,999** | | | | | | | | | | | |
| Belleville | 195 | 205 | 4 | 0 | 32 | 61 | 0 | 0 | 231 | 266 | -13.2 |
| Chatham-Kent | 106 | 88 | 8 | 12 | 17 | 3 | 13 | 0 | 144 | 103 | 39.8 |
| Cornwall | 133 | 50 | 48 | 4 | 3 | 0 | 35 | 4 | 219 | 58 | ** |
| Kawartha Lakes | 209 | 190 | 0 | 0 | 31 | 7 | 0 | 0 | 240 | 197 | 21.8 |
| Norfolk | 173 | 215 | 18 | 10 | 38 | 9 | 3 | 0 | 232 | 234 | -0.9 |
| North Bay | 83 | 107 | 10 | 6 | 3 | 3 | 4 | 8 | 100 | 124 | -19.4 |
| Sarnia | 114 | 134 | 4 | 2 | 10 | 22 | 0 | 0 | 128 | 158 | -19.0 |
| Sault Ste. Marie | 99 | 106 | 4 | 4 | 12 | 13 | 3 | 19 | 118 | 142 | -16.9 |

Source: CMHC (Starts and Completions Survey)

| Table 3.1: Completions by Submarket and by Dwelling Type<br>Ontario Region<br>January - December 2013 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Single | | Semi | | Row | | Apt. & Other | | Total | | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | % Change |
| **Centres 10,000 - 49,999** | | | | | | | | | | | |
| Bracebridge | 29 | 21 | 8 | 4 | 14 | 10 | 7 | 0 | 58 | 35 | 65.7 |
| Brighton | 67 | 56 | 10 | 2 | 3 | n/a | 0 | n/a | 80 | 58 | 37.9 |
| Brock | 11 | 9 | 0 | n/a | 0 | n/a | 0 | n/a | 11 | 9 | 22.2 |
| Brockville | 44 | 40 | 6 | 4 | 29 | 22 | 90 | 0 | 169 | 66 | 156.1 |
| Centre Wellington | 83 | 78 | 2 | 10 | 37 | 17 | 10 | 53 | 132 | 158 | -16.5 |
| Cobourg | 57 | 67 | 20 | 4 | 26 | 35 | 0 | 4 | 103 | 110 | -6.4 |
| Collingwood | 118 | 146 | 4 | 6 | 33 | 13 | 37 | 171 | 192 | 336 | -42.9 |
| Elliot Lake | 3 | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 5 | -40.0 |
| Erin | 22 | 32 | 0 | 4 | 0 | 0 | 0 | 0 | 22 | 36 | -38.9 |
| Essex | 27 | 36 | 0 | n/a | 0 | n/a | 0 | n/a | 27 | 36 | -25.0 |
| Gravenhurst | 31 | 14 | 0 | 2 | 0 | 16 | 0 | 0 | 31 | 32 | -3.1 |
| Greater Napanee | 45 | 48 | 4 | 0 | 0 | 0 | 0 | 0 | 49 | 48 | 2.1 |
| Haldimand County | 56 | 75 | 10 | 12 | 9 | 30 | 0 | 0 | 75 | 117 | -35.9 |
| Hunstville | 62 | 47 | 0 | 2 | 5 | 0 | 8 | 0 | 75 | 49 | 53.1 |
| Ingersoll | 37 | 40 | 4 | 0 | 3 | 0 | 2 | 0 | 46 | 40 | 15.0 |
| Kenora | 9 | 18 | 0 | 8 | 0 | 4 | 0 | 0 | 9 | 30 | -70.0 |
| Kincardine | 14 | 7 | 2 | n/a | 0 | n/a | 0 | n/a | 16 | 7 | 128.6 |
| Lambton Shores | 1 | 17 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 17 | -94.1 |
| Leamington | 53 | 78 | 16 | 18 | 0 | 6 | 0 | 2 | 69 | 104 | -33.7 |
| Meaford | 14 | 23 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 23 | -39.1 |
| Midland | 74 | 53 | 2 | 0 | 9 | 0 | 2 | 0 | 87 | 53 | 64.2 |
| Mississippi Mills | 52 | 45 | 8 | 4 | 80 | 12 | 0 | 31 | 140 | 92 | 52.2 |
| North Grenville | 86 | 97 | 18 | 4 | 19 | n/a | 108 | n/a | 231 | 101 | 128.7 |
| North Perth | 43 | 43 | 4 | 2 | 8 | 0 | 0 | 0 | 55 | 45 | 22.2 |
| Orillia | 59 | 84 | 2 | 4 | 10 | 4 | 0 | 3 | 71 | 95 | -25.3 |
| Owen Sound | 30 | 42 | 2 | 0 | 0 | 0 | 0 | 0 | 32 | 42 | -23.8 |
| Petawawa | 53 | 88 | 0 | 2 | 35 | 33 | 0 | 8 | 88 | 131 | -32.8 |
| Port Hope | 96 | 22 | 0 | 2 | 0 | 0 | 0 | 58 | 96 | 82 | 17.1 |
| Prince Edward County | 58 | 56 | 6 | 2 | 15 | 0 | 0 | 0 | 79 | 58 | 36.2 |
| Saugeen Shores | 75 | 57 | 0 | 0 | 0 | 0 | 0 | 0 | 75 | 57 | 31.6 |
| Scugog | 13 | 13 | 0 | n/a | 0 | n/a | 0 | n/a | 13 | 13 | 0.0 |
| Stratford | 24 | 27 | 6 | 16 | 13 | 20 | 9 | 2 | 52 | 65 | -20.0 |
| Temiskaming Shores | 23 | 18 | 0 | 0 | 0 | 0 | 0 | 0 | 23 | 18 | 27.8 |
| The Nation | 48 | 80 | 12 | 34 | 22 | 22 | 0 | n/a | 82 | 136 | -39.7 |
| Tillsonburg | 51 | 41 | 0 | 0 | 0 | 0 | 64 | 0 | 115 | 41 | 180.5 |
| Timmins | 39 | 58 | 0 | 0 | 4 | 0 | 0 | 0 | 43 | 58 | -25.9 |
| Trent Hills | 28 | 30 | 0 | 0 | 4 | 0 | 0 | 0 | 32 | 30 | 6.7 |
| Wasaga Beach | 112 | 140 | 20 | 0 | 149 | 84 | 0 | 36 | 281 | 260 | 8.1 |
| West Grey | 24 | 47 | 0 | 0 | 0 | 0 | 0 | 0 | 24 | 47 | -48.9 |
| West Nipissing | 27 | 42 | 8 | 4 | 8 | 0 | 10 | 8 | 53 | 54 | -1.9 |
| Woodstock | 156 | 175 | 8 | 6 | 18 | 51 | 0 | 4 | 182 | 236 | -22.9 |
| **Total Ontario (10,000+)** | 21,963 | 24,258 | 3,331 | 2,832 | 9,858 | 9,085 | 22,041 | 19,718 | 57,193 | 55,893 | 2.3 |

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market**
**Ontario Region**
**Fourth Quarter 2013**

| Submarket | Row | | | | Apt. & Other | | | |
|---|---|---|---|---|---|---|---|---|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 37 | 11 | 0 | 0 | 0 | 24 | 0 | 0 |
| Brantford | 65 | 13 | 0 | 0 | 3 | 0 | 0 | 0 |
| Greater Sudbury | 4 | 3 | 0 | 6 | 33 | 0 | 23 | 90 |
| Guelph | 66 | 52 | 0 | 0 | 18 | 0 | 0 | 6 |
| Hamilton | 191 | 221 | 0 | 0 | 142 | 0 | 0 | 123 |
| Kingston | 24 | 24 | 0 | 0 | 0 | 0 | 178 | 57 |
| Kitchener | 115 | 105 | 5 | 7 | 8 | 91 | 165 | 183 |
| London | 30 | 73 | 10 | 10 | 0 | 82 | 2 | 77 |
| Oshawa | 41 | 56 | 27 | 0 | 72 | 0 | 93 | 32 |
| Ottawa | 423 | 407 | 0 | 0 | 367 | 498 | 16 | 43 |
| Peterborough | 0 | 8 | 0 | 0 | 0 | 0 | 2 | 0 |
| St. Catharines-Niagara | 62 | 73 | 0 | 0 | 0 | 0 | 3 | 79 |
| Thunder Bay | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Toronto | 1,490 | 1,130 | 0 | 0 | 3,704 | 3,614 | 477 | 476 |
| Windsor | 46 | 29 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 18 | 18 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chatham-Kent | 4 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Cornwall | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 4 |
| Kawartha Lakes | 8 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| Norfolk | 10 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| North Bay | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 2 |
| Sarnia | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Sault Ste. Marie | 4 | 9 | 4 | 0 | 3 | 0 | 0 | 0 |

Source: CMHC (Starts and Completions Survey)

**Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market**
**Ontario Region**
**Fourth Quarter 2013**

| Submarket | Row | | | | Apt. & Other | | | |
|---|---|---|---|---|---|---|---|---|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Brighton | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brock | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brockville | 19 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Centre Wellington | 24 | 4 | 0 | 0 | 0 | 0 | 2 | 0 |
| Cobourg | 20 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collingwood | 0 | 0 | 0 | 0 | 35 | 0 | 2 | 0 |
| Elliot Lake | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Erin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Gravenhurst | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Greater Napanee | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Haldimand County | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hunstville | 0 | 0 | 0 | 0 | 6 | 0 | 2 | 0 |
| Ingersoll | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kenora | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kincardine | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Lambton Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leamington | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Meaford | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Midland | 5 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Mississippi Mills | 64 | 0 | 0 | 0 | 0 | 31 | 0 | 0 |
| North Grenville | 9 | n/a | 0 | n/a | 68 | n/a | 0 | n/a |
| North Perth | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Orillia | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Owen Sound | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Petawawa | 9 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Port Hope | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Prince Edward County | 6 | 0 | 4 | 0 | 0 | 0 | 0 | 0 |
| Saugeen Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Scugog | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Stratford | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Temiskaming Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| The Nation | 0 | 4 | 0 | n/a | 0 | n/a | 0 | n/a |
| Tillsonburg | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Timmins | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 |
| Trent Hills | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Wasaga Beach | 55 | 9 | 0 | 0 | 0 | 0 | 0 | 0 |
| West Grey | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| West Nipissing | 0 | 0 | 4 | 0 | 0 | 0 | 6 | 2 |
| Woodstock | 18 | 21 | 0 | 0 | 0 | 0 | 0 | 0 |
| **Total Ontario (10,000+)** | 2,884 | 2,290 | 58 | 23 | 4,459 | 4,340 | 981 | 1,174 |

Source: CMHC (Starts and Completions Survey)

| Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market<br>Ontario Region<br>January - December 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Submarket | Row | | | | Apt. & Other | | | |
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 258 | 78 | 27 | 0 | 89 | 32 | 0 | 2 |
| Brantford | 156 | 90 | 7 | 25 | 3 | 0 | 0 | 61 |
| Greater Sudbury | 10 | 17 | 8 | 36 | 33 | 2 | 81 | 112 |
| Guelph | 203 | 150 | 0 | 0 | 195 | 76 | 13 | 90 |
| Hamilton | 754 | 1,028 | 0 | 4 | 361 | 124 | 0 | 413 |
| Kingston | 79 | 77 | 0 | 0 | 0 | 0 | 373 | 247 |
| Kitchener | 311 | 345 | 17 | 7 | 122 | 319 | 874 | 581 |
| London | 117 | 127 | 39 | 45 | 195 | 82 | 430 | 177 |
| Oshawa | 259 | 350 | 36 | 46 | 142 | 0 | 111 | 46 |
| Ottawa | 1,693 | 1,540 | 0 | 3 | 1,350 | 1,458 | 130 | 445 |
| Peterborough | 52 | 36 | 0 | 0 | 30 | 0 | 14 | 18 |
| St. Catharines-Niagara | 223 | 241 | 0 | 5 | 59 | 0 | 79 | 212 |
| Thunder Bay | 5 | 4 | 0 | 4 | 24 | 0 | 144 | 8 |
| Toronto | 4,764 | 4,137 | 14 | 16 | 14,470 | 12,421 | 2,302 | 2,365 |
| Windsor | 124 | 152 | 0 | 6 | 2 | 0 | 4 | 16 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 32 | 61 | 0 | 0 | 0 | 0 | 0 | 0 |
| Chatham-Kent | 17 | 3 | 0 | 0 | 13 | 0 | 0 | 0 |
| Cornwall | 3 | 0 | 0 | 0 | 0 | 0 | 35 | 4 |
| Kawartha Lakes | 31 | 7 | 0 | 0 | 0 | 0 | 0 | 0 |
| Norfolk | 26 | 9 | 12 | 0 | 0 | 0 | 3 | 0 |
| North Bay | 3 | 3 | 0 | 0 | 0 | 0 | 4 | 8 |
| Sarnia | 10 | 18 | 0 | 4 | 0 | 0 | 0 | 0 |
| Sault Ste. Marie | 4 | 9 | 8 | 4 | 3 | 0 | 0 | 19 |

Source: CMHC (Starts and Completions Survey)

**Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market**
**Ontario Region**
**January - December 2013**

| Submarket | Row | | | | Apt. & Other | | | |
|---|---|---|---|---|---|---|---|---|
| | Freehold and Condominium | | Rental | | Freehold and Condominium | | Rental | |
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 14 | 10 | 0 | 0 | 0 | 0 | 7 | 0 |
| Brighton | 3 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brock | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Brockville | 29 | 22 | 0 | 0 | 90 | 0 | 0 | 0 |
| Centre Wellington | 37 | 17 | 0 | 0 | 0 | 53 | 10 | 0 |
| Cobourg | 26 | 35 | 0 | 0 | 0 | 4 | 0 | 0 |
| Collingwood | 33 | 13 | 0 | 0 | 35 | 171 | 2 | 0 |
| Elliot Lake | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Erin | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Gravenhurst | 0 | 16 | 0 | 0 | 0 | 0 | 0 | 0 |
| Greater Napanee | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Haldimand County | 9 | 30 | 0 | 0 | 0 | 0 | 0 | 0 |
| Hunstville | 5 | 0 | 0 | 0 | 6 | 0 | 2 | 0 |
| Ingersoll | 3 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| Kenora | 0 | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Kincardine | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Lambton Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Leamington | 0 | 6 | 0 | 0 | 0 | 2 | 0 | 0 |
| Meaford | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Midland | 9 | 0 | 0 | 0 | 0 | 0 | 2 | 0 |
| Mississippi Mills | 80 | 12 | 0 | 0 | 0 | 31 | 0 | 0 |
| North Grenville | 19 | n/a | 0 | n/a | 108 | n/a | 0 | n/a |
| North Perth | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Orillia | 10 | 4 | 0 | 0 | 0 | 0 | 0 | 3 |
| Owen Sound | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Petawawa | 35 | 33 | 0 | 0 | 0 | 0 | 0 | 8 |
| Port Hope | 0 | 0 | 0 | 0 | 0 | 58 | 0 | 0 |
| Prince Edward County | 6 | 0 | 9 | 0 | 0 | 0 | 0 | 0 |
| Saugeen Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Scugog | 0 | n/a | 0 | n/a | 0 | n/a | 0 | n/a |
| Stratford | 13 | 20 | 0 | 0 | 0 | 2 | 9 | 0 |
| Temiskaming Shores | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| The Nation | 22 | 22 | 0 | n/a | 0 | n/a | 0 | n/a |
| Tillsonburg | 0 | 0 | 0 | 0 | 0 | 0 | 64 | 0 |
| Timmins | 0 | 0 | 4 | 0 | 0 | 0 | 0 | 0 |
| Trent Hills | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Wasaga Beach | 144 | 84 | 5 | 0 | 0 | 36 | 0 | 0 |
| West Grey | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| West Nipissing | 4 | 0 | 4 | 0 | 0 | 0 | 10 | 8 |
| Woodstock | 18 | 51 | 0 | 0 | 0 | 0 | 0 | 4 |
| **Total Ontario (10,000+)** | 9,668 | 8,880 | 190 | 205 | 17,330 | 14,871 | 4,711 | 4,847 |

Source: CMHC (Starts and Completions Survey)

**Table 3.4: Completions by Submarket and by Intended Market**
**Ontario Region**
**Fourth Quarter 2013**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 200 | 146 | 0 | 30 | 0 | 0 | 200 | 176 |
| Brantford | 100 | 113 | 38 | 0 | 0 | 0 | 138 | 113 |
| Greater Sudbury | 91 | 112 | 35 | 3 | 23 | 96 | 149 | 211 |
| Guelph | 89 | 90 | 79 | 26 | 0 | 6 | 168 | 122 |
| Hamilton | 424 | 695 | 252 | 82 | 0 | 123 | 676 | 900 |
| Kingston | 118 | 155 | 0 | 0 | 178 | 57 | 296 | 212 |
| Kitchener | 249 | 338 | 77 | 134 | 170 | 190 | 496 | 662 |
| London | 333 | 266 | 66 | 187 | 12 | 87 | 411 | 540 |
| Oshawa | 285 | 330 | 91 | 33 | 123 | 33 | 499 | 396 |
| Ottawa | 1,057 | 992 | 367 | 498 | 16 | 47 | 1,440 | 1,537 |
| Peterborough | 57 | 58 | 0 | 2 | 2 | 0 | 59 | 60 |
| St. Catharines-Niagara | 259 | 183 | 1 | 48 | 4 | 89 | 264 | 320 |
| Thunder Bay | 53 | 40 | 0 | 0 | 0 | 2 | 53 | 43 |
| Toronto | 4,389 | 4,120 | 3,958 | 3,846 | 477 | 484 | 8,824 | 8,450 |
| Windsor | 185 | 155 | 20 | 30 | 0 | 0 | 205 | 185 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 60 | 67 | 0 | 0 | 0 | 0 | 60 | 67 |
| Chatham-Kent | 36 | 33 | 0 | 0 | 0 | 0 | 36 | 33 |
| Cornwall | 29 | 8 | 0 | 0 | 6 | 4 | 35 | 12 |
| Kawartha Lakes | 51 | 45 | 0 | 0 | 0 | 0 | 51 | 45 |
| Norfolk | 67 | 90 | 0 | 2 | 0 | 0 | 67 | 92 |
| North Bay | 26 | 41 | 0 | 0 | 4 | 2 | 30 | 43 |
| Sarnia | 49 | 36 | 0 | 0 | 0 | 0 | 49 | 36 |
| Sault Ste. Marie | 29 | 38 | 0 | 0 | 4 | 0 | 33 | 38 |

Source: CMHC (Starts and Completions Survey)

| Table 3.4: Completions by Submarket and by Intended Market<br>Ontario Region<br>Fourth Quarter 2013 | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Submarket** | Freehold | | Condominium | | Rental | | Total* | |
| | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 | Q4 2013 | Q4 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 21 | 2 | 0 | 0 | 0 | 0 | 21 | 2 |
| Brighton | 18 | 18 | 0 | n/a | 0 | n/a | 18 | 18 |
| Brock | 4 | 3 | 0 | n/a | 0 | n/a | 4 | 3 |
| Brockville | 34 | 16 | 0 | 0 | 0 | 0 | 34 | 16 |
| Centre Wellington | 19 | 26 | 24 | 0 | 2 | 0 | 45 | 26 |
| Cobourg | 40 | 17 | 4 | 0 | 0 | 0 | 44 | 17 |
| Collingwood | 29 | 35 | 35 | 0 | 2 | 0 | 66 | 35 |
| Elliot Lake | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Erin | 4 | 7 | 0 | 0 | 0 | 0 | 4 | 7 |
| Essex | 12 | 7 | 0 | n/a | 0 | n/a | 12 | 7 |
| Gravenhurst | 11 | 6 | 0 | 0 | 0 | 0 | 11 | 6 |
| Greater Napanee | 15 | 15 | 0 | 0 | 0 | 0 | 15 | 15 |
| Haldimand County | 14 | 24 | 0 | 0 | 0 | 0 | 14 | 24 |
| Hunstville | 16 | 12 | 6 | 0 | 2 | 0 | 24 | 12 |
| Ingersoll | 10 | 17 | 0 | 0 | 0 | 0 | 10 | 17 |
| Kenora | 3 | 10 | 0 | 0 | 0 | 0 | 3 | 10 |
| Kincardine | 9 | 1 | 0 | n/a | 0 | n/a | 9 | 1 |
| Lambton Shores | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Leamington | 17 | 18 | 0 | 0 | 0 | 0 | 17 | 18 |
| Meaford | 4 | 7 | 0 | 0 | 0 | 0 | 4 | 7 |
| Midland | 27 | 17 | 5 | 0 | 0 | 0 | 32 | 17 |
| Mississippi Mills | 79 | 14 | 0 | 31 | 0 | 0 | 79 | 45 |
| North Grenville | 29 | 32 | 68 | n/a | 0 | n/a | 97 | 32 |
| North Perth | 18 | 13 | 0 | 0 | 0 | 0 | 18 | 13 |
| Orillia | 19 | 17 | 0 | 0 | 0 | 0 | 19 | 17 |
| Owen Sound | 12 | 10 | 0 | 0 | 0 | 0 | 12 | 10 |
| Petawawa | 23 | 22 | 0 | 0 | 0 | 0 | 23 | 22 |
| Port Hope | 27 | 6 | 0 | 0 | 0 | 0 | 27 | 6 |
| Prince Edward County | 29 | 24 | 0 | 0 | 4 | 0 | 33 | 24 |
| Saugeen Shores | 21 | 16 | 1 | 0 | 0 | 0 | 22 | 16 |
| Scugog | 6 | 5 | 0 | n/a | 0 | n/a | 6 | 5 |
| Stratford | 19 | 11 | 0 | 0 | 0 | 0 | 19 | 11 |
| Temiskaming Shores | 5 | 4 | 0 | 0 | 0 | 0 | 5 | 4 |
| The Nation | 14 | 18 | 0 | n/a | 0 | n/a | 14 | 18 |
| Tillsonburg | 13 | 9 | 0 | 0 | 0 | 0 | 13 | 9 |
| Timmins | 12 | 29 | 0 | 0 | 4 | 0 | 16 | 29 |
| Trent Hills | 5 | 10 | 0 | 0 | 0 | 0 | 5 | 10 |
| Wasaga Beach | 36 | 37 | 55 | 9 | 0 | 0 | 91 | 46 |
| West Grey | 5 | 12 | 0 | 0 | 0 | 0 | 5 | 12 |
| West Nipissing | 10 | 19 | 0 | 0 | 10 | 2 | 20 | 21 |
| Woodstock | 53 | 70 | 12 | 0 | 0 | 0 | 65 | 70 |
| **Total Ontario (10,000+)** | 8,997 | 8,816 | 5,194 | 4,961 | 1,043 | 1,222 | 15,234 | 15,000 |

Source: CMHC (Starts and Completions Survey)

**Table 3.5: Completions by Submarket and by Intended Market**
**Ontario Region**
**January - December 2013**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 100,000+** | | | | | | | | |
| Barrie | 728 | 435 | 203 | 46 | 27 | 2 | 958 | 483 |
| Brantford | 348 | 292 | 71 | 56 | 7 | 86 | 426 | 434 |
| Greater Sudbury | 280 | 349 | 41 | 17 | 89 | 148 | 410 | 514 |
| Guelph | 307 | 348 | 348 | 165 | 25 | 90 | 680 | 603 |
| Hamilton | 1,639 | 2,270 | 717 | 458 | 0 | 419 | 2,356 | 3,147 |
| Kingston | 437 | 552 | 0 | 0 | 373 | 249 | 810 | 801 |
| Kitchener | 904 | 1,249 | 257 | 467 | 891 | 592 | 2,052 | 2,308 |
| London | 1,070 | 1,098 | 397 | 315 | 470 | 226 | 1,937 | 1,639 |
| Oshawa | 1,240 | 1,531 | 285 | 126 | 153 | 96 | 1,678 | 1,753 |
| Ottawa | 3,752 | 3,611 | 1,334 | 1,458 | 134 | 460 | 5,220 | 5,529 |
| Peterborough | 234 | 203 | 72 | 14 | 14 | 18 | 320 | 235 |
| St. Catharines-Niagara | 918 | 745 | 108 | 99 | 91 | 243 | 1,117 | 1,087 |
| Thunder Bay | 187 | 162 | 24 | 0 | 148 | 18 | 359 | 181 |
| Toronto | 15,971 | 16,177 | 15,406 | 13,335 | 2,316 | 2,389 | 33,693 | 31,901 |
| Windsor | 592 | 674 | 69 | 140 | 6 | 77 | 667 | 891 |
| **Centres 50,000 - 99,999** | | | | | | | | |
| Belleville | 229 | 266 | 0 | 0 | 2 | 0 | 231 | 266 |
| Chatham-Kent | 144 | 101 | 0 | 0 | 0 | 2 | 144 | 103 |
| Cornwall | 182 | 54 | 0 | 0 | 37 | 4 | 219 | 58 |
| Kawartha Lakes | 237 | 197 | 3 | 0 | 0 | 0 | 240 | 197 |
| Norfolk | 208 | 231 | 9 | 3 | 15 | 0 | 232 | 234 |
| North Bay | 96 | 114 | 0 | 0 | 4 | 10 | 100 | 124 |
| Sarnia | 128 | 153 | 0 | 1 | 0 | 4 | 128 | 158 |
| Sault Ste. Marie | 110 | 119 | 0 | 0 | 8 | 23 | 118 | 142 |

Source: CMHC (Starts and Completions Survey)

**Table 3.5: Completions by Submarket and by Intended Market**
**Ontario Region**
**January - December 2013**

| Submarket | Freehold | | Condominium | | Rental | | Total* | |
|---|---|---|---|---|---|---|---|---|
| | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 | YTD 2013 | YTD 2012 |
| **Centres 10,000 - 49,999** | | | | | | | | |
| Bracebridge | 51 | 25 | 0 | 10 | 7 | 0 | 58 | 35 |
| Brighton | 77 | 58 | 3 | n/a | 0 | n/a | 80 | 58 |
| Brock | 11 | 9 | 0 | n/a | 0 | n/a | 11 | 9 |
| Brockville | 79 | 66 | 90 | 0 | 0 | 0 | 169 | 66 |
| Centre Wellington | 97 | 105 | 24 | 53 | 11 | 0 | 132 | 158 |
| Cobourg | 97 | 85 | 6 | 25 | 0 | 0 | 103 | 110 |
| Collingwood | 122 | 152 | 68 | 184 | 2 | 0 | 192 | 336 |
| Elliot Lake | 3 | 5 | 0 | 0 | 0 | 0 | 3 | 5 |
| Erin | 22 | 36 | 0 | 0 | 0 | 0 | 22 | 36 |
| Essex | 27 | 36 | 0 | n/a | 0 | n/a | 27 | 36 |
| Gravenhurst | 31 | 32 | 0 | 0 | 0 | 0 | 31 | 32 |
| Greater Napanee | 49 | 48 | 0 | 0 | 0 | 0 | 49 | 48 |
| Haldimand County | 75 | 101 | 0 | 16 | 0 | 0 | 75 | 117 |
| Hunstville | 62 | 49 | 11 | 0 | 2 | 0 | 75 | 49 |
| Ingersoll | 44 | 40 | 0 | 0 | 2 | 0 | 46 | 40 |
| Kenora | 9 | 30 | 0 | 0 | 0 | 0 | 9 | 30 |
| Kincardine | 16 | 7 | 0 | n/a | 0 | n/a | 16 | 7 |
| Lambton Shores | 1 | 17 | 0 | 0 | 0 | 0 | 1 | 17 |
| Leamington | 69 | 104 | 0 | 0 | 0 | 0 | 69 | 104 |
| Meaford | 14 | 23 | 0 | 0 | 0 | 0 | 14 | 23 |
| Midland | 78 | 53 | 7 | 0 | 2 | 0 | 87 | 53 |
| Mississippi Mills | 140 | 61 | 0 | 31 | 0 | 0 | 140 | 92 |
| North Grenville | 123 | 101 | 108 | n/a | 0 | n/a | 231 | 101 |
| North Perth | 55 | 45 | 0 | 0 | 0 | 0 | 55 | 45 |
| Orillia | 71 | 92 | 0 | 0 | 0 | 3 | 71 | 95 |
| Owen Sound | 32 | 42 | 0 | 0 | 0 | 0 | 32 | 42 |
| Petawawa | 88 | 123 | 0 | 0 | 0 | 8 | 88 | 131 |
| Port Hope | 96 | 24 | 0 | 58 | 0 | 0 | 96 | 82 |
| Prince Edward County | 70 | 58 | 0 | 0 | 9 | 0 | 79 | 58 |
| Saugeen Shores | 74 | 56 | 1 | 1 | 0 | 0 | 75 | 57 |
| Scugog | 13 | 13 | 0 | n/a | 0 | n/a | 13 | 13 |
| Stratford | 37 | 65 | 6 | 0 | 9 | 0 | 52 | 65 |
| Temiskaming Shores | 23 | 18 | 0 | 0 | 0 | 0 | 23 | 18 |
| The Nation | 80 | 136 | 0 | n/a | 2 | n/a | 82 | 136 |
| Tillsonburg | 51 | 41 | 0 | 0 | 64 | 0 | 115 | 41 |
| Timmins | 39 | 58 | 0 | 0 | 4 | 0 | 43 | 58 |
| Trent Hills | 28 | 30 | 4 | 0 | 0 | 0 | 32 | 30 |
| Wasaga Beach | 204 | 192 | 72 | 68 | 5 | 0 | 281 | 260 |
| West Grey | 24 | 47 | 0 | 0 | 0 | 0 | 24 | 47 |
| West Nipissing | 37 | 46 | 0 | 0 | 16 | 8 | 53 | 54 |
| Woodstock | 170 | 228 | 12 | 4 | 0 | 4 | 182 | 236 |
| **Total Ontario (10,000+)** | 32,486 | 33,563 | 19,756 | 17,150 | 4,951 | 5,179 | 57,193 | 55,893 |

Source: CMHC (Starts and Completions Survey)

| Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region<br>Fourth Quarter 2013 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Price Ranges | | | | | | | | | | Total | Median Price ($) | Average Price ($) |
| | < $175,000 | | $175,000 - $199,999 | | $200,000 - $299,999 | | $300,000 - $499,999 | | $500,000 + | | | | |
| | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | | | |
| **Belleville** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 1 | 2.9 | 20 | 58.8 | 13 | 38.2 | 0 | 0.0 | 34 | 280,950 | 295,209 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 13 | 33.3 | 24 | 61.5 | 2 | 5.1 | 39 | 317,500 | 332,862 |
| Year-to-date 2013 | 0 | 0.0 | 3 | 1.9 | 69 | 43.4 | 83 | 52.2 | 4 | 2.5 | 159 | 311,900 | 318,553 |
| Year-to-date 2012 | 0 | 0.0 | 0 | 0.0 | 68 | 44.7 | 81 | 53.3 | 3 | 2.0 | 152 | 314,200 | 317,686 |
| **Chatham-Kent** | | | | | | | | | | | | | |
| Q4 2013 | 1 | 3.4 | 1 | 3.4 | 10 | 34.5 | 16 | 55.2 | 1 | 3.4 | 29 | 329,000 | 316,134 |
| Q4 2012 | 2 | 8.0 | 1 | 4.0 | 8 | 32.0 | 13 | 52.0 | 1 | 4.0 | 25 | 319,000 | 318,720 |
| Year-to-date 2013 | 4 | 3.9 | 13 | 12.7 | 26 | 25.5 | 49 | 48.0 | 10 | 9.8 | 102 | 329,000 | 332,875 |
| Year-to-date 2012 | 2 | 2.6 | 14 | 18.4 | 23 | 30.3 | 36 | 47.4 | 1 | 1.3 | 76 | 294,000 | 300,020 |
| **Cornwall** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 2 | 22.2 | 6 | 66.7 | 1 | 11.1 | 0 | 0.0 | 9 | -- | -- |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 1 | 20.0 | 2 | 40.0 | 2 | 40.0 | 5 | -- | -- |
| Year-to-date 2013 | 1 | 1.6 | 8 | 13.1 | 38 | 62.3 | 13 | 21.3 | 1 | 1.6 | 61 | 252,000 | 267,356 |
| Year-to-date 2012 | 0 | 0.0 | 2 | 12.5 | 5 | 31.3 | 7 | 43.8 | 2 | 12.5 | 16 | 301,000 | 335,684 |
| **Kawartha Lakes** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 4 | 11.4 | 24 | 68.6 | 7 | 20.0 | 0 | 0.0 | 35 | 250,000 | 267,328 |
| Q4 2012 | 2 | 5.3 | 8 | 21.1 | 24 | 63.2 | 4 | 10.5 | 0 | 0.0 | 38 | 249,000 | 246,334 |
| Year-to-date 2013 | 1 | 0.5 | 11 | 5.7 | 135 | 69.9 | 42 | 21.8 | 4 | 2.1 | 193 | 279,000 | 283,253 |
| Year-to-date 2012 | 6 | 3.1 | 21 | 10.9 | 133 | 68.9 | 32 | 16.6 | 1 | 0.5 | 193 | 269,000 | 269,984 |
| **Norfolk** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 15 | 29.4 | 34 | 66.7 | 2 | 3.9 | 51 | 339,900 | 357,094 |
| Q4 2012 | 0 | 0.0 | 1 | 1.2 | 32 | 38.1 | 32 | 38.1 | 19 | 22.6 | 84 | 365,000 | 397,478 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 73 | 40.6 | 88 | 48.9 | 19 | 10.6 | 180 | 332,500 | 365,758 |
| Year-to-date 2012 | 0 | 0.0 | 1 | 0.5 | 76 | 36.9 | 99 | 48.1 | 30 | 14.6 | 206 | 330,000 | 369,701 |
| **North Bay** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 13 | 59.1 | 9 | 40.9 | 0 | 0.0 | 22 | 299,900 | 340,482 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 2 | 16.7 | 10 | 83.3 | 0 | 0.0 | 12 | 349,200 | 373,825 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 14 | 29.8 | 33 | 70.2 | 0 | 0.0 | 47 | 349,900 | 360,534 |
| Year-to-date 2012 | 0 | 0.0 | 0 | 0.0 | 10 | 20.4 | 38 | 77.6 | 1 | 2.0 | 49 | 339,900 | 359,290 |
| **Sarnia** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 4 | 11.1 | 10 | 27.8 | 19 | 52.8 | 3 | 8.3 | 36 | 339,500 | 334,144 |
| Q4 2012 | 1 | 2.6 | 5 | 12.8 | 14 | 35.9 | 19 | 48.7 | 0 | 0.0 | 39 | 295,000 | 308,728 |
| Year-to-date 2013 | 1 | 0.9 | 9 | 8.4 | 40 | 37.4 | 51 | 47.7 | 6 | 5.6 | 107 | 315,900 | 331,757 |
| Year-to-date 2012 | 2 | 1.7 | 7 | 6.0 | 55 | 47.0 | 52 | 44.4 | 1 | 0.9 | 117 | 290,000 | 313,083 |
| **Sault Ste. Marie** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 1 | 4.5 | 4 | 18.2 | 16 | 72.7 | 1 | 4.5 | 22 | 364,950 | 357,695 |
| Q4 2012 | 0 | 0.0 | 1 | 7.7 | 6 | 46.2 | 4 | 30.8 | 2 | 15.4 | 13 | 299,000 | 368,954 |
| Year-to-date 2013 | 0 | 0.0 | 1 | 2.1 | 16 | 33.3 | 25 | 52.1 | 6 | 12.5 | 48 | 347,950 | 372,788 |
| Year-to-date 2012 | 1 | 1.7 | 3 | 5.1 | 22 | 37.3 | 24 | 40.7 | 9 | 15.3 | 59 | 309,900 | 369,132 |
| **Barrie CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 5 | 3.4 | 124 | 84.9 | 17 | 11.6 | 146 | 395,000 | 424,587 |
| Q4 2012 | 0 | 0.0 | 2 | 1.5 | 20 | 14.9 | 89 | 66.4 | 23 | 17.2 | 134 | 378,695 | 443,564 |
| Year-to-date 2013 | 2 | 0.3 | 0 | 0.0 | 41 | 7.0 | 436 | 74.3 | 108 | 18.4 | 587 | 392,800 | 456,970 |
| Year-to-date 2012 | 0 | 0.0 | 2 | 0.5 | 44 | 11.8 | 264 | 70.8 | 63 | 16.9 | 373 | 369,990 | 425,776 |

Source: CMHC (Market Absorption Survey)

| Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region<br>Fourth Quarter 2013 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Price Ranges | | | | | | | | | | Total | Median Price ($) | Average Price ($) |
| | < $175,000 | | $175,000 - $199,999 | | $200,000 - $299,999 | | $300,000 - $499,999 | | $500,000 + | | | | |
| | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | | | |
| **Brantford CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 19 | 32.2 | 29 | 49.2 | 11 | 18.6 | 59 | 380,000 | 386,795 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 33 | 37.5 | 39 | 44.3 | 16 | 18.2 | 88 | 335,000 | 393,240 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 82 | 31.8 | 137 | 53.1 | 39 | 15.1 | 258 | 350,000 | 385,588 |
| Year-to-date 2012 | 0 | 0.0 | 1 | 0.4 | 79 | 30.6 | 121 | 46.9 | 57 | 22.1 | 258 | 345,000 | 406,176 |
| **Greater Sudbury CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 4 | 10.5 | 27 | 71.1 | 7 | 18.4 | 38 | 429,900 | 427,071 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 8 | 15.1 | 41 | 77.4 | 4 | 7.5 | 53 | 369,900 | 380,914 |
| Year-to-date 2013 | 0 | 0.0 | 1 | 0.7 | 10 | 6.7 | 110 | 73.3 | 29 | 19.3 | 150 | 422,950 | 427,291 |
| Year-to-date 2012 | 0 | 0.0 | 0 | 0.0 | 25 | 14.0 | 141 | 79.2 | 12 | 6.7 | 178 | 369,900 | 383,665 |
| **Guelph CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 36 | 69.2 | 16 | 30.8 | 52 | 420,000 | 483,743 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 1 | 2.0 | 35 | 70.0 | 14 | 28.0 | 50 | 435,450 | 444,718 |
| Year-to-date 2013 | 0 | 0.0 | 2 | 1.1 | 2 | 1.1 | 140 | 75.3 | 42 | 22.6 | 186 | 418,216 | 457,859 |
| Year-to-date 2012 | 1 | 0.5 | 0 | 0.0 | 1 | 0.5 | 153 | 73.9 | 52 | 25.1 | 207 | 404,350 | 436,385 |
| **Hamilton CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 9 | 2.8 | 218 | 67.3 | 97 | 29.9 | 324 | 450,000 | 479,081 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 11 | 2.1 | 320 | 59.9 | 203 | 38.0 | 534 | 452,450 | 531,512 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 33 | 2.8 | 691 | 58.8 | 452 | 38.4 | 1,176 | 462,000 | 517,297 |
| Year-to-date 2012 | 0 | 0.0 | 2 | 0.1 | 36 | 2.4 | 908 | 60.8 | 547 | 36.6 | 1,493 | 457,900 | 514,193 |
| **Kingston CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 75 | 70.8 | 29 | 27.4 | 2 | 1.9 | 106 | 290,000 | 294,447 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 38 | 43.7 | 48 | 55.2 | 1 | 1.1 | 87 | 302,000 | 314,181 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 166 | 59.7 | 109 | 39.2 | 3 | 1.1 | 278 | 294,000 | 299,493 |
| Year-to-date 2012 | 0 | 0.0 | 1 | 0.3 | 206 | 65.0 | 105 | 33.1 | 5 | 1.6 | 317 | 289,900 | 296,178 |
| **Kitchener CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 130 | 70.3 | 55 | 29.7 | 185 | 426,000 | 479,422 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 2 | 0.9 | 171 | 75.7 | 53 | 23.5 | 226 | 418,320 | 455,311 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 2 | 0.3 | 478 | 70.4 | 199 | 29.3 | 679 | 430,000 | 481,687 |
| Year-to-date 2012 | 0 | 0.0 | 0 | 0.0 | 34 | 3.6 | 757 | 79.9 | 156 | 16.5 | 947 | 405,860 | 434,415 |
| **London CMA** | | | | | | | | | | | | | |
| Q4 2013 | 1 | 0.3 | 2 | 0.7 | 73 | 24.0 | 199 | 65.5 | 29 | 9.5 | 304 | 357,000 | 375,963 |
| Q4 2012 | 3 | 1.2 | 0 | 0.0 | 86 | 33.7 | 142 | 55.7 | 24 | 9.4 | 255 | 325,000 | 356,844 |
| Year-to-date 2013 | 6 | 0.6 | 5 | 0.5 | 285 | 26.5 | 677 | 62.9 | 104 | 9.7 | 1,077 | 343,000 | 367,684 |
| Year-to-date 2012 | 6 | 0.5 | 8 | 0.7 | 373 | 33.9 | 637 | 57.9 | 77 | 7.0 | 1,101 | 329,000 | 357,513 |
| **Oshawa CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 8 | 3.2 | 165 | 66.5 | 75 | 30.2 | 248 | 428,990 | 463,347 |
| Q4 2012 | 0 | 0.0 | 1 | 0.3 | 34 | 11.1 | 217 | 70.9 | 54 | 17.6 | 306 | 375,990 | 408,417 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 74 | 7.0 | 712 | 67.8 | 264 | 25.1 | 1,050 | 408,445 | 444,141 |
| Year-to-date 2012 | 0 | 0.0 | 1 | 0.1 | 235 | 17.8 | 859 | 65.0 | 226 | 17.1 | 1,321 | 377,990 | 407,418 |
| **Ottawa CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 20 | 4.8 | 249 | 59.1 | 152 | 36.1 | 421 | 468,900 | 498,801 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 21 | 4.4 | 293 | 61.9 | 159 | 33.6 | 473 | 454,400 | 479,135 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 35 | 2.5 | 816 | 59.3 | 526 | 38.2 | 1,377 | 466,900 | 490,733 |
| Year-to-date 2012 | 0 | 0.0 | 0 | 0.0 | 55 | 3.5 | 957 | 61.2 | 551 | 35.3 | 1,563 | 461,900 | 482,586 |

Source: CMHC (Market Absorption Survey)

| Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region<br>Fourth Quarter 2013 | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Submarket | Price Ranges | | | | | | | | | | Total | Median Price ($) | Average Price ($) |
| | < $175,000 | | $175,000 - $199,999 | | $200,000 - $299,999 | | $300,000 - $499,999 | | $500,000 + | | | | |
| | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | Units | Share (%) | | | |
| **Peterborough CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 31 | 63.3 | 17 | 34.7 | 1 | 2.0 | 49 | 286,900 | 297,581 |
| Q4 2012 | 0 | 0.0 | 3 | 6.3 | 17 | 35.4 | 23 | 47.9 | 5 | 10.4 | 48 | 320,000 | 340,795 |
| Year-to-date 2013 | 0 | 0.0 | 1 | 0.5 | 102 | 51.0 | 87 | 43.5 | 10 | 5.0 | 200 | 299,000 | 318,141 |
| Year-to-date 2012 | 0 | 0.0 | 3 | 1.8 | 92 | 54.4 | 62 | 36.7 | 12 | 7.1 | 169 | 293,990 | 327,943 |
| **St. Catharines-Niagara CMA** | | | | | | | | | | | | | |
| Q4 2013 | 2 | 1.4 | 2 | 1.4 | 21 | 14.5 | 102 | 70.3 | 18 | 12.4 | 145 | 369,900 | 402,011 |
| Q4 2012 | 3 | 2.1 | 1 | 0.7 | 25 | 17.7 | 76 | 53.9 | 36 | 25.5 | 141 | 389,900 | 439,110 |
| Year-to-date 2013 | 6 | 1.0 | 8 | 1.3 | 73 | 12.0 | 420 | 69.2 | 100 | 16.5 | 607 | 389,900 | 415,078 |
| Year-to-date 2012 | 5 | 0.9 | 2 | 0.4 | 89 | 16.6 | 330 | 61.5 | 111 | 20.7 | 537 | 387,990 | 435,429 |
| **Thunder Bay CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 1 | 7.7 | 8 | 61.5 | 4 | 30.8 | 13 | 474,900 | 441,438 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 2 | 10.5 | 15 | 78.9 | 2 | 10.5 | 19 | 349,900 | 402,237 |
| Year-to-date 2013 | 0 | 0.0 | 0 | 0.0 | 1 | 2.7 | 29 | 78.4 | 7 | 18.9 | 37 | 429,900 | 432,019 |
| Year-to-date 2012 | 0 | 0.0 | 0 | 0.0 | 19 | 35.2 | 32 | 59.3 | 3 | 5.6 | 54 | 329,900 | 355,385 |
| **Toronto CMA** | | | | | | | | | | | | | |
| Q4 2013 | 0 | 0.0 | 0 | 0.0 | 16 | 0.6 | 507 | 19.6 | 2,066 | 79.8 | 2,589 | 659,900 | 780,871 |
| Q4 2012 | 2 | 0.1 | 0 | 0.0 | 20 | 0.7 | 735 | 26.9 | 1,976 | 72.3 | 2,733 | 604,990 | 706,339 |
| Year-to-date 2013 | 1 | 0.0 | 2 | 0.0 | 64 | 0.6 | 2,478 | 25.1 | 7,339 | 74.3 | 9,884 | 625,990 | 756,537 |
| Year-to-date 2012 | 5 | 0.0 | 0 | 0.0 | 134 | 1.2 | 3,478 | 31.7 | 7,360 | 67.0 | 10,977 | 577,900 | 672,318 |
| **Windsor CMA** | | | | | | | | | | | | | |
| Q4 2013 | 2 | 1.9 | 1 | 0.9 | 38 | 35.2 | 54 | 50.0 | 13 | 12.0 | 108 | 331,462 | 370,987 |
| Q4 2012 | 0 | 0.0 | 0 | 0.0 | 6 | 31.6 | 9 | 47.4 | 4 | 21.1 | 19 | 320,000 | 413,737 |
| Year-to-date 2013 | 6 | 1.0 | 22 | 3.8 | 235 | 40.7 | 285 | 49.4 | 29 | 5.0 | 577 | 306,084 | 330,960 |
| Year-to-date 2012 | 2 | 0.7 | 8 | 2.8 | 140 | 49.8 | 111 | 39.5 | 20 | 7.1 | 281 | 289,403 | 330,396 |
| **Total Urban Centres in Ontario (50,000+)** | | | | | | | | | | | | | |
| Q4 2013 | 6 | 0.1 | 18 | 0.4 | 422 | 8.4 | 2,009 | 40.0 | 2,570 | 51.1 | 5,025 | 505,990 | 608,400 |
| Q4 2012 | 13 | 0.2 | 23 | 0.4 | 424 | 7.8 | 2,361 | 43.6 | 2,600 | 48.0 | 5,421 | 490,433 | 572,740 |
| Year-to-date 2013 | 28 | 0.1 | 86 | 0.5 | 1,616 | 8.5 | 7,989 | 42.0 | 9,301 | 48.9 | 19,020 | 493,995 | 597,562 |
| Year-to-date 2012 | 30 | 0.1 | 76 | 0.4 | 1,954 | 9.5 | 9,284 | 45.0 | 9,300 | 45.0 | 20,644 | 481,900 | 554,319 |

Source: CMHC (Market Absorption Survey)

| Table 5: MLS® Residential Activity for Ontario Region Fourth Quarter 2013 | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Number of Sales[1] | Yr/Yr[2] (%) | Sales SA[1] | Number of New Listings[1] | New Listings SA[1] | Sales-to-New Listings SA[2] | Average Price[1] ($) | Yr/Yr[2] (%) | Average Price[1] ($) SA |
| 2012 | January | 10,352 | 4.9 | 17,319 | 24,344 | 29,252 | 59.2 | 357,766 | 6.2 | 373,912 |
| | February | 15,148 | 11.7 | 17,586 | 28,994 | 30,616 | 57.4 | 389,726 | 8.6 | 385,550 |
| | March | 20,034 | 5.1 | 17,746 | 37,327 | 30,554 | 58.1 | 393,153 | 8.0 | 382,256 |
| | April | 22,054 | 12.5 | 17,941 | 38,102 | 30,562 | 58.7 | 404,548 | 7.9 | 388,709 |
| | May | 23,569 | 6.8 | 16,803 | 42,449 | 30,031 | 56.0 | 401,567 | 5.9 | 382,155 |
| | June | 20,842 | -7.4 | 16,327 | 36,151 | 30,473 | 53.6 | 393,404 | 4.7 | 382,803 |
| | July | 18,020 | -0.9 | 16,256 | 32,143 | 30,460 | 53.4 | 366,872 | 1.5 | 372,816 |
| | August | 15,939 | -11.1 | 15,543 | 28,206 | 28,722 | 54.1 | 365,750 | 5.5 | 381,372 |
| | September | 14,153 | -18.4 | 15,442 | 31,889 | 30,698 | 50.3 | 376,857 | 5.1 | 381,882 |
| | October | 15,895 | -2.7 | 15,698 | 28,886 | 29,655 | 52.9 | 382,307 | 2.6 | 380,210 |
| | November | 13,220 | -13.0 | 15,426 | 21,803 | 30,062 | 51.3 | 375,777 | 0.9 | 380,726 |
| | December | 8,394 | -17.2 | 15,534 | 10,706 | 29,919 | 51.9 | 367,858 | 3.6 | 383,194 |
| 2013 | January | 9,905 | -4.3 | 15,856 | 25,961 | 30,687 | 51.7 | 372,330 | 4.1 | 388,556 |
| | February | 12,842 | -15.2 | 15,577 | 25,595 | 29,089 | 53.5 | 392,962 | 0.8 | 388,544 |
| | March | 16,583 | -17.2 | 15,889 | 33,976 | 30,649 | 51.8 | 405,780 | 3.2 | 393,413 |
| | April | 21,306 | -3.4 | 16,088 | 41,477 | 30,428 | 52.9 | 409,192 | 1.1 | 392,548 |
| | May | 23,083 | -2.1 | 16,590 | 43,628 | 31,117 | 53.3 | 418,430 | 4.2 | 397,300 |
| | June | 20,635 | -1.0 | 16,887 | 35,477 | 30,769 | 54.9 | 407,210 | 3.5 | 396,340 |
| | July | 19,572 | 8.6 | 16,885 | 33,437 | 30,383 | 55.6 | 393,984 | 7.4 | 400,565 |
| | August | 17,627 | 10.6 | 17,379 | 29,145 | 30,552 | 56.9 | 386,444 | 5.7 | 403,362 |
| | September | 16,776 | 18.5 | 17,477 | 32,696 | 30,220 | 57.8 | 403,347 | 7.0 | 408,370 |
| | October | 17,141 | 7.8 | 16,885 | 29,171 | 30,129 | 56.0 | 413,408 | 8.1 | 411,307 |
| | November | 13,958 | 5.6 | 16,750 | 21,156 | 29,825 | 56.2 | 408,251 | 8.6 | 413,421 |
| | December | 9,247 | 10.2 | 16,403 | 10,330 | 28,206 | 58.2 | 395,698 | 7.6 | 413,309 |
| | Q4 2012 | 37,509 | -10.0 | 46,658 | 61,395 | 89,636 | 52.1 | 376,772 | 2.3 | 381,374 |
| | Q4 2013 | 40,346 | 7.6 | 50,038 | 60,657 | 88,160 | 56.8 | 407,565 | 8.2 | 412,671 |
| | YTD 2012 | 197,620 | -2.1 | | 361,000 | | | 384,455 | 5.3 | |
| | YTD 2013 | 198,675 | 0.5 | | 362,049 | | | 402,547 | 4.7 | |

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA

[2]Source: CMHC, adapted from MLS® data supplied by CREA

| Table 6: Level of Economic Indicators for Ontario Region Fourth Quarter 2013 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Interest Rates | | | Employment SA (,000) | Unemployment Rate (%) SA | Migration Total Net | Consumer Confidence Index (2002=100) | Average Weekly Wages ($) | Manufacturing Shipments ($,000) | Exchange Rate (U.S. cents) |
| | | P & I Per $100,000 | Mortgage Rates (%) | | | | | | | | |
| | | | 1 Yr. Term | 5 Yr. Term | | | | | | | |
| 2012 | January - March | 596 | 3.3 | 5.3 | 6,756.3 | 7.7 | 17,573 | 69.1 | 880 | 66,853,685 | 100.34 |
| | April - June | 601 | 3.2 | 5.3 | 6,770.1 | 7.8 | 30,227 | 59.3 | 892 | 71,589,468 | 98.72 |
| | July - September | 595 | 3.1 | 5.2 | 6,788.0 | 7.9 | 29,315 | 67.8 | 894 | 66,785,625 | 100.95 |
| | October - December | 595 | 3.1 | 5.2 | 6,828.0 | 8.0 | 5,869 | 68.4 | 889 | 66,992,592 | 100.42 |
| 2013 | January - March | 593 | 3.0 | 5.2 | 6,840.7 | 7.7 | 15,098 | 76.3 | 883 | 64,339,374 | 98.53 |
| | April - June | 590 | 3.0 | 5.1 | 6,875.7 | 7.5 | 27,011 | 75.6 | 907 | 69,764,217 | 96.90 |
| | July - September | 597 | 3.1 | 5.3 | 6,905.0 | 7.5 | 32,321 | 82.8 | 904 | 66,734,454 | 96.45 |
| | October - December | 601 | 3.1 | 5.3 | 6,899.8 | 7.5 | | 69.4 | 909 | | 94.69 |

| Table 6.1: Growth(1) of Economic Indicators for Ontario Region Fourth Quarter 2013 | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Interest Rates | | | Employment SA | Unemployment Rate SA | Migration Total Net | Consumer Confidence Index | Average Weekly Wages | Manufacturing Shipments | Exchange Rate |
| | | P & I Per $100,000 | Mortgage Rates | | | | | | | | |
| | | | 1 Yr. Term | 5 Yr. Term | | | | | | | |
| 2012 | January - March | -0.6 | -0.2 | -0.1 | 0.9 | -0.3 | -15.8 | -6.3 | 1.3 | 6.8 | -1.6 |
| | April - June | -2.1 | -0.4 | -0.2 | 0.4 | 0.0 | -1.3 | -22.7 | 2.2 | 12.9 | -5.2 |
| | July - September | -0.8 | -0.4 | -0.1 | 0.6 | 0.3 | -21.1 | -0.5 | 3.1 | 2.8 | 0.4 |
| | October - December | -0.5 | -0.4 | 0.0 | 1.3 | 0.1 | -55.9 | 12.9 | 2.1 | -0.7 | 1.6 |
| 2013 | January - March | -0.5 | -0.3 | 0.0 | 1.3 | 0.0 | -14.1 | 10.4 | 0.5 | -3.8 | -1.8 |
| | April - June | -1.9 | -0.2 | -0.2 | 1.6 | -0.3 | -10.6 | 27.4 | 1.8 | -2.5 | -1.8 |
| | July - September | 0.3 | 0.0 | 0.0 | 1.7 | -0.5 | 10.3 | 22.2 | 1.2 | -0.1 | -4.5 |
| | October - December | 1.0 | 0.1 | 0.1 | 1.1 | -0.5 | | 1.4 | 2.2 | | -5.7 |

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

# METHODOLOGY

**Starts & Completions Survey Methodology**

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

**Market Absorption Survey Methodology**

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

# STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

## DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

## INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

**Freehold:** A residence where the owner owns the dwelling and lot outright.

**Condominium (including Strata-Titled):** An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

**Rental**: Dwelling constructed for rental purposes regardless of who finances the structure.

## GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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